Guides for Family Budgeting

1984

SOCIAL PLANNING COUNCIL OF METROPOLITAN TORONTO

food

clothing

housing

health care

personal care

trans-portation

recreation

A participant in the United Way

Errata

Page 182: Paragraph #3: (1) all references to '1982' should read '1984'. (2) 'pages 155-157' should read 'pages 149-152'. (3) 'rate of 26.91' should read 'rate of 29.95'

Page 188 revisions:

	Monthly	Yearly	%
Clothing	63.95	767.41	5.6
Personal Care	26.97	323.59	2.3
TOTAL BUDGET REQUIREMENT	1,147.94	13,775.31	100.0
Estimated Income Tax...	103.00	1,233.00	9.0
Estimated Gross Income...	1,251.00	15,008.00	-

Page 189 revisions:

	Monthly	Yearly	%
Estimated Income Tax...	182.00	2,179.00	11.8
Estimated Gross Income...	1,718.00	20,621.00	-

Page 190 revisions:

	Monthly	Yearly	%
Transportation	37.30	447.58	2.6
TOTAL BUDGET REQUIREMENTS	1,413.28	16,959.34	100.0
Estimated Income Tax...	157.00	1,879.00	11.1
Estimated Gross Income...	1,570.00	18,838.00	-

GUIDES FOR FAMILY BUDGETING, 1984

February 1985

Prices in this issue of the Budget Guides are effective for September - October, 1984.

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FOREWORD

The present publication is the latest in the Budget Guides program. The previous Guides for Family Budgeting was published in January 1983.

The Guides have been a more or less continuous program of the Social Planning Council since 1949. This program was enlarged in 1977 with the publication of the Budget Guide for the Elderly. A Budget Guides for Single Parents was published in September 1979. The Guides for Family Budgeting 1984 incorporate and update these two earlier publications. The Social Planning Council thus discontinued publishing separate "Guides" for the elderly and for single parents, but includes them as part of a larger Guides for Family Budgeting publication.

The last major revision was the standards contained in the Guides which took place in 1972. Subsequent editions in 1974, 1976 and 1978 revised costs only. The 1974 and 1976 editions represented repricing with the use of the disaggregated Consumer Price Index. The 1978 edition incorporated a repricing in the field. It has been found that the Consumer Price Index tends to stray from actual consumer price experience with time. It is accurate as a guide to pricing revisions for only a short period of time.

The present edition and the 1981 - 1983 editions incorporate minor modification of the standards formulated in 1972. These modifications, some of which would result in increased costs, others of which result in decreased costs, are not meant as a revision of the 1972 standards. It is estimated that their net effect is to increase the total household budget for a family of four, (an employed male worker, a female homemaker and two children) by three per cent over what they would likely have been if the goods and services included in the 1978 edition had simply been repriced.

The present edition also reflects a review of the budget guide methodology which took place in 1980 and 1981 by Social Planning Council staff. The recommended minor revisions which

stem from this review are intended to bring the budget for some goods and services more in line with the consumption of goods and services by actual families with incomes and overall levels of living approximating those of Budget Guide reference families. The review, budget guides methodology also resulted in a more detailed specification of goods and services included in the Budget Guides. These descriptions are designed to increase the ease and accuracy of republication of the Budget Guides from one time period to another. The Budget Guides should be able to reflect more accurately the cost of living in Metropolitan Toronto for low and moderate income families and movements in this cost through time.

It is not anticipated that the review of budget guide methodology will be of interest to the general reader or user. However, for those who would be interested, the six volumes which comprise it are available from the Social Planning Council. It is anticipated that this review will be of interest for those attempting to establish Budget Guides in other cities and regions and for those interested in family budgeting from a professional or academic view point. Contact the Council for price and availability.

The prices in this edition of Guides for Family Budgeting 1983 reflect prices found in Toronto, Ontario in September and October of 1984, although some price components vary by a month or two. While most costs for such items as food, rent, utilities, health care, transportation and recreation were updated using actual prices or price surveys, most other costs were updated using the disaggregated consumer price indexes by Statistics Canada.

AN APPRECIATION

Development of the Guides for Family Budgeting represents a volunteer effort of a high order. Over the years it has involved an unusually large number of people and made heavy demands on the time of many of them. Nearly 100 volunteers served on the various committees and sub-committees that developed the basic standards in 1972 or on the two steering committees that developed variations of these basic standards for our Elderly and Single Parent Budget Guides.

On behalf of the Social Planning Council I wish to thank all the members of the committees, the agencies and individuals who gave freely of their time and experience to the development and maintenance of the Budget Guides.

Judy Jordan
President

PART I

INTRODUCTION

The provision of guidelines for family spending and living costs has been a continuous service of the Social Planning Council since 1949. In 1964, the then "Guide to Family Spending" was more or less completely re-conceptualized as the Guides for Family Budgeting and updated in 1966 and 1967 with respect to costs. Continually rising prices, rising incomes and rising expectations, changes in social legislation and patterns of consumption made necessary not only a revision of costs but also a re-appraisal of the 1964 standards and the goods and services then included. The 1972 Guides for Family Budgeting was the result of this re-appraisal.

The 1974, 1976, 1978, 1981 and 1982 editions provided an update of costs, the 1978 and 1981 editions representing greater repricing in the field and the remainder rely more on the disaggregated consumer price index published by Statistics Canada. This 1984 edition is essentially a continuation of the 1972 Guides for Family Budgeting. A few minor changes in the substance, the standards have been made in light of community consumption patterns revealed in a review of Budget Guide methodology undertaken by Social Planning Council staff in 1980 and 1981 and of small changes recommended by special volunteer committees on the elderly and on single parents in 1976 and 1979, respectively. Some of these changes reduce total budget costs. Others increase them. On balance they add approximately three per cent to the costs of the 1972 Guides for Family Budgeting.

This edition, Guides for Family Budgeting incorporates the standards and costs in the Budget Guide for the Elderly and the Budget Guide for Single Parents. The budgets developed in these other two Budget Guide series remain separate and identifiable.

Users who would like to consult the Review Budget Guide Methodology (1981) are advised to consult the Social Planning Council.

A. Objectives and Uses of the Guides

Guides for Family Budgeting is a reference on adequate standards of living for specific categories of family expenditures. Primarily they are intended for use by community social agencies in counselling with families and individuals on money management. Budgeting problems are a routine source of trouble for many agency clients of all income groups.

In addition, Guides for Family Budgeting is used as a reference for governments and other authorities and voluntary organizations which provide financial assistance. The practice of such bodies varies in respect of categories of needs for which assistance is given and in respect of the amounts allowed for a specific category. Guides for Family Budgeting offers such organizations a statement of standards and costs, by which to assess the adequacy of their programs. The 1970 - 71 Federal-Provincial Task Force on a Developmental Approach to Public Assistance recommended that the Guides approach be adopted for evaluative purposes and as a basis for minimum adequate rates of social assistance.*

A third function to be served by this document is as a reference for social and health agencies in setting equitable fees for services such as nursing care, day care, counselling and institutional care. Guides for Family Budgeting provides agencies with information for use in determining whether a client can pay no fee at all, a partial fee or a full fee for service.

In addition to these objectives, the Guides for Family Budgeting has come to be increasingly used within and without Toronto by a variety of organizations and individuals concerned with costs of living and income maintenance; in court cases involving separation and alimony or support of families; by individual businesses or industrial concerns in questions of pensions or levels of pay. The "Guides" have figured in wage negotiations, in the setting of salary scales, have served to orient prospective residents of Toronto on costs of living and have served as teaching instruments in schools and in training programs.

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*See: Final Report of the Task Force on a Developmental Approach to Public Assistance, Federal-Provincial Conference of Ministers of Welfare, January 1971, pp.35 - 40.

B. Concept of the "Guides"

Most any family or group of families would be likely to define the cost of living in terms of its particular expenditures. Measures of living costs more objective than individual judgements enter into a great variety of situations.

There are basically two ways of arriving at standards and costs of living which are often combined in practice:

(a) Goods and services to be included in a standard may be based on the typical purchases made by sample groups of families as an indication of how families at specific incomes or occupation levels, on the average, spend their income.

(b) Standards for family levels of living may also be determined with the help of expert and specialist judgement as to goods and services necessary to maintain the physical and social functioning of families.

The latter has been the primary method of this "Guides". Actual community consumption as revealed by families in their daily living have often been used as a guide to various sections but not on the final arbiter of budgets herein. Theoretically and for different purposes, a variety of standards might be developed in this way ranging from bare subsistence to standards requiring high levels of expenditure.

The Guides for Family Budgeting has generally represented more than subsistence standards. Subsistence is often defined negatively in terms of social assistance and transfer payments as distinct from earned incomes. Subsistence budgets and "poverty lines" tend to reduce to estimates of physiological needs. Some subsistence budgets are likely to fall below the standards represented by the "Guides". At the same time the "Guides" does not represent an "average expenditure". Expenditure levels shown are the result of group judgements made about basic stocks of goods and services needed to maintain family households.

The "Guides" presents living costs in the form of budgets covering family food requirements, shelter costs, clothing, home upkeep, health care, personal care, transportation and certain discretionary expenditures as education, recreation and others. Budget estimates can be related to family size, age, sex, occupational and other circunstances of family members.

C. The 1972 Revision

In general the 1972 revision of the "Guides" was governed by three distinct considerations:

(a) One was to maintain continuity with previous editions of the "Guides" though no detailed comparisons can be made between content and costs of present and past editions for the purposes, for example, of assessing changes in costs of living.

(b) As in the past the requirements of the users remain a foremost concern. The purpose of the "Guides" is essentially practical. While theoretical questions attach to assumptions on which it is based, the "Guides" aims to meet the requirements of its users for a benchmark against which to assess typical family needs, current family living costs and retail prices. It is a tool for helping to decide how family incomes may be used or allocated between different kinds of goods and services. For some its main value lies in the process of thinking through goals, estimating costs and making choices among alternative uses of income.

(c) A general principal which has guided the choices and judgements of the committees has been that all families, regardless of income, require a basically similar stock of goods and services for their physical and social functioning and that basic requirements can be satisfied at low to moderate costs regardless of what families at different income levels actually spend.

> The great mass of consumers as a rule are quite unable to spend lavishly and in fact do not do so. At the same time, it is less and less possible for a family to choose to live without the range of basic goods and services available and used by other families, e.g. it is impossible to carry on an urban family household without powered refrigeration or other appliances. Likewise, the question of whether or not a family should have a week's vacation is not really debatable.
>
> Basic family needs, after all, are shaped and defined largely by the nature of goods available, and by the changing values attached to these goods. What people think of as necessary, coupled with what people generally strive for and are able to obtain, all blend in forming the predominant level of living. As the ability to acquire more increases, concepts of what is necessary change - and the line between necessary and desirable becomes blurred.

It is, perhaps, inevitable that users of the "Guides" will make inferences from it about "what it costs to live in Toronto". It should be stressed that the standards costed out rest on normative judgements and have only incidental relation to measurable standards of consumption that are characteristic of specific occupational, income or social groups in Toronto or elsewhere. "What it costs to live" from this perspective relates to particular socio-economic groups with which users are identified and the levels of living such groups seek to achieve or maintain. The "Guides" on the other hand is primarily a budgeting device using assumptions about basic family needs as a benchmark to yield a cost of living in a particular place, at a particular time for more or less specific and limited uses.

Beyond these general considerations which governed the work of all committees, a more detailed description of the development of the "Guides" may be obtained by examining the particular procedures used for each of the various categories. These are outlined at the beginning of each of the budgeting categories in Part III.

D. Methods of Determining Standards and Prices

Past experience has shown that the cooperative effort of volunteers, experts and specialists is the most effective method of developing budget standards and of selecting and pricing the goods and services to be included in each budget category. This work was carried out by a number of volunteer technical committees whose members were well qualified by training and experience to make the required judgements.

Technical committees developed detailed specifications with respect to goods and services to be included, striving for a balance between quantity, variety and quality toward a low-cost level of living, keeping in view the uses to which the "Guides" will be put. The 1981 Review, Budget Guide Methodology required considerable assistance towards further specifying these goods and services in such a way as to make replicating the "Guides" at future dates and in other regions and locales more accurate. The pricing was done in outlets within Metropolitan Toronto with the help of catalogues, in consultation with businessmen, buyers, manufacturers and other specialists as appropriate and with reference to other budget guides and expenditure surveys. The resulting costs were weighted and pro-rated to yield weekly, monthly and annual average budgeting costs. The costs shown represent budget allocations necessary for eventual purchases.

The Guides are presented in sufficient detail and in such a way that any agency wishing to apply them can add or delete specific items according to its own judgement. It is clearly recognized that different agencies must apply different standards in accordance with their varying purposes and clientele. This guide, it is hoped, is sufficiently flexible so as to be of value for a wide variety of uses. There is wide variation in the circumstances and needs of different families; as a result, no particular set of items can be added up to provide a single standard minimum adequate family expenditure. Standards should be set by individual families and/or agencies. These guides, therefore, should be applied cautiously and selectively.

E. Price Changes and Inflation

Inflation is one of the facts of economic life. It is impossible to keep this budget continually up to date. The prices shown in this "Guides" may be taken as definitive as of September/October 1984. Price increases over the next 12 months can be made using increases in the Consumer price index for the Toronto area.

F. Plan of the "Guides"

Part I describes the general purposes and concept of the Guides and method of development.

Part II gives summary costs based on Part III.

Part III presents each "Guides" category in detail with the pro-rated quantities of goods and services, adaptable to family characteristics. Procedures and assumptions in arriving at the content in each category are explained. Categories are colour-coded for easier reference.

Part IV contains notes on special circumstances, achieving economies, and the use of credit.

Part V contains detailed descriptions of health care services, post-retirement activities for seniors and a bibliography of sources.

Part VI contains sample budgets for various households, families consisting either of one or two parents and elderly individuals or couples.

PART II

SUMMARY COST TABLES

MONTHLY SUMMARY COST TABLE

This summary of costs has five sections:

1. Food costs for each household member by their age, sex and activity levels by household size.

2. Children's costs for non-food items including clothing, personal care, transportation, 'reading, recreation, gifts and communications', special school needs, and child care costs, the latter of which applies to single parent families. These costs vary by age and sex.

3. Adults' costs for non-food items including clothing, personal care, transportation, 'recreation, reading, gifts and communication', alcohol and tobacco, life insurance and a contingency fund. These costs vary by household type, sex and activity level.

4. Costs that vary by household size and composition including 'home furnishings and equipment'; household operation, and 'medical, dental and health care'. Costs for elderly home owners and renters are shown separately.

5. Housing and utility costs can vary more greatly than other costs. Modest but adequate standard housing costs are given for comparison and for use in sample budgets. Standard housing costs vary by bedroom allotment, tenure and equity.

It is essential that all five sections be carefully examined when using the Summary Table. Reference to the detailed chapters on specific expenditure categories is advised. Modifications in the costs, and additions to, or deletions from the categories included here, must be made in preparing a budget for any given family or counselling around a given problem.

The costs presented in the Summary Table are for September 1984. although some component costs may deviate by a month or two. Special caution should be exercised in developing budgets for households with publicly subsidized costs, such as housing or day care. Other subsidies for OHIP, drug and TTC for elderly persons and TTC for children are already included in the Summary Table.

Summary of Costs on a Monthly Basis

SECTION 1: FOOD COSTS PER PERSON BY HOUSEHOLD SIZE

Household Member	HOUSEHOLD SIZE (select one column)					
Age-Sex-Activity Group	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6+ Persons
Child						
6 - 12 months	-	94.09	89.82	85.54	81.26	76.99
1 - 3 years	-	78.84	75.25	71.67	68.09	64.50
4 - 6 years	-	92.76	88.55	84.33	80.11	75.90
7 - 9 years	-	108.72	103.78	98.84	93.90	88.96
10 - 12 years	-	127.84	122.03	116.22	110.41	104.60
Boy						
13 - 15 years	-	150.91	144.05	137.19	130.33	123.47
16 - 19 years	-	170.74	162.98	155.22	147.46	139.70
Girl						
13 - 15 years	-	132.42	126.40	120.38	114.36	108.34
16 - 19 years	-	126.51	120.76	115.01	109.26	103.51
Man (Under 65 years)						
A - Light activity	141.65	124.65	118.99	113.32	107.65	101.99
B - Moderate activity	160.60	141.33	134.90	128.48	122.06	115.63
C - Heavy activity	188.82	166.17	158.61	151.06	143.51	135.95
Woman (Under 65 years)						
A - Light activity	123.39	108.58	103.65	98.71	93.77	88.84
B - Moderate activity	135.90	119.59	114.16	108.72	103.28	97.85
C - Heavy activity	155.67	136.99	130.77	124.54	118.31	112.09
Pregnancy in 3rd trimester	164.72	144.96	138.37	131.78	125.19	118.60
Lactating	184.22	162.12	154.75	147.38	140.01	132.64
65 Years and Over						
All food at home:						
Men						
A - Light activity	123.59	123.59	-	-	-	-
B - Moderate activity	150.15	150.15	-	-	-	-
Women						
A - Light activity	95.25	95.25	-	-	-	-
B - Moderate activity	110.67	110.67	-	-	-	-
Food at home and away:						
Men						
A - Light activity	164.37	164.37	-	-	-	-
B - Moderate activity	199.70	199.70	-	-	-	-
Women						
A - Light activity	126.68	126.68	-	-	-	-
B - Moderate activity	147.19	147.19	-	-	-	-
TOTAL SECTION 1 COSTS $						

Summary of Costs on a Monthly Basis

SECTION 2: CHILDREN'S COSTS (NON-FOOD)

Age-Sex Group	All Families: Clothing	Personal Care[1]	Public Transportation[2]	Reading, Recreation Gifts and Communication	Special School Needs[3]	Total	Single Parent Families: Child Care for One Child[4] (Working parent)	(Parent at home)
Infant								
0 - 5 months	44.67	92.86	-	5.01	-	142.54	-	-
6 - 12 months	16.83	24.20	-	3.58	-	44.62	-	-
(First 12 mo.)	(28.43)	(52.81)	-	(4.18)	-	(85.42)	-	-
Boy								
1 year	15.03	2.73	-	7.25	-	25.01	518.01	50.01
2 - 3 years	17.04	5.46	.97	7.25	-	30.72	418.34	50.01
4 years	19.25	5.46	.97	7.25	-	32.93	418.34	50.01
5 years	19.25	5.46	2.19	7.25	-	34.15	396.67	50.01
6 years	19.25	6.01	2.19	7.25	5.96	40.66	350.91	26.61
7 - 11 years	24.78	6.01	2.19	20.88	5.96	59.82	350.91	26.61
12 years	29.26	7.84	3.14	25.33	6.17	71.74	-	-
13 years	29.26	7.84	16.85	25.33	6.17	85.45	-	-
14 years	29.26	7.84	16.85	25.33	10.92	90.20	-	-
15 years	40.23	7.84	16.85	33.16	10.92	109.00	-	-
16 - 17 years	40.23	12.85	16.85	33.16	10.92[5]	114.01	-	-
18 years	40.23	12.85	16.85	33.16	23.42[5]	126.51	-	-
Girl								
1 year	16.20	2.73	-	7.25	-	26.18	518.01	50.01
2 - 3 years	18.46	5.46	.97	7.25	-	32.14	418.34	50.01
4 years	20.66	5.46	.97	7.25	-	34.34	418.34	50.01
5 years	20.66	5.46	2.19	7.25	-	35.56	396.67	50.01
6 years	20.66	6.01	2.19	7.25	5.96	42.07	350.91	26.61
7 - 11 years	29.23	6.01	2.19	20.88	5.96	64.27	350.91	26.61
12 years	39.09	17.07	3.14	25.33	6.17	90.80	-	-
13 years	39.09	17.07	16.85	25.33	6.17	104.51	-	-
14 years	39.09	17.07	16.85	25.33	10.92	109.26	-	-
15 years	57.42	17.07	16.85	33.16	10.92	135.42	-	-
16 - 17 years	57.42	20.99	16.85	33.16	10.92[5]	139.34	-	-
18 years	57.42	20.99	16.85	33.16	23.42[5]	151.84	-	-
					Sub-Totals			
TOTAL SECTION 2 COSTS					$			

1. Infant personal care includes infant furniture and equipment.
2. Monthly transportation costs for children in family with car are: child 2 - 12 years ($0.47) and child 13 - 17 years ($11.46).
3. Cost based on grade in school. Assumes that (grade + 5 = child's age).
4. If more than one child needs child care, consult Table 46 for total child care costs. Note that the above child care costs for a single working parent exclude day care subsidies to which many such parents are entitled. The monthly cost for child care with the typical day care subsidy is: one child - $93.34; two children - $136.67; three children - $180.00. Child care costs only apply to children 1 - 9 years of age.
5. Grade 13 students only.

Summary of Costs on a Monthly Basis

SECTION 3: ADULTS' COSTS (NON-FOOD)

Household Type: Choose One	Clothing	Personal Care	Reading, Recreation Gifts and Communication	Public Transit*	Alcohol and Tobacco	Life Insurance and Contingency Fund	TOTAL
Two Parent Families			Head				
Male: blue collar	48.89	14.13	106.94	41.71	41.40	14.00	267.07
white collar	53.99	14.13		41.71	41.40	14.00	272.17
			Spouse				
Woman: employed	60.88	22.09	41.38	41.71	41.40	14.00	221.46
homemaker	45.49	21.51		14.14	41.40	14.00	177.92
One Parent Families							
Woman: employed	60.88	22.09	118.92	55.04	41.40	28.00	326.33
homemaker	45.49	21.51	118.92	34.12	41.40	28.00	289.44
Man: blue collar	48.89	14.13	118.92	55.04	41.40	28.00	306.38
white collar	53.99	14.13	118.92	55.04	41.40	28.00	311.48
Single Adult (non-elderly)							
Man: blue collar	48.89	14.13	96.61	41.71	41.40	22.00	264.74
white collar	53.99	14.13	96.61	41.71	41.40	22.00	269.84
Woman: employed	60.88	22.09	96.61	41.71	41.40	22.00	284.69
Elderly Persons							
Couple:	61.60	50.75	196.30	67.13	56.26	22.00	454.04
Man: alone	29.77	14.14	138.43	46.30	28.13	22.00	278.77
Woman: alone	31.83	36.61	138.43	46.30	28.13	22.00	303.30

*Monthly transportation costs with car are as follows: one elderly person $182.17, elderly couple $194.98, single parent $209.49, and two parents $212.41.

Summary of Costs on a Monthly Basis

SECTION 4: COSTS THAT VARY BY HOUSEHOLD SIZE AND COMPOSITION

Non-Elderly Households			Home Furnishings & Equipment	Household Operation	Medical, Dental and Health Care	TOTAL
Persons	Adults	Children	$	$	$	$
1	1	0	41.82	8.51	49.62	99.95
2	2	0	44.89	14.70	96.88	156.47
2	1	1	51.94	14.70	96.88	163.52
3	2	1	59.63	18.53	109.04	187.20
3	1	2	66.09	18.53	109.04	193.66
4	2	2	73.76	22.36	109.04	205.16
4	1	3	78.42	22.36	109.04	209.82
5	2	3	84.01	24.90	109.04	217.95
6	2	4	94.27	27.49	110.80	232.56
7	2	5	104.52	30.03	110.80	245.35
8	2	6	114.77	32.63	110.80	258.20
Elderly Households						
Home Owners:						
1	1	0	43.41	8.51	44.72	96.64
2	2	0	48.06	14.70	71.80	134.56
Renters:						
1	1	0	37.72	8.51	44.72	90.95
2	2	0	42.37	14.70	71.80	128.87
TOTAL SECTION 4 COSTS (Select one household type)						$

Summary of Costs on a Monthly Basis

SECTION 5: HOUSING AND UTILITY COSTS

Housing costs vary greatly. For normal budgeting purposes, the actual amount paid by a family may be used. For comparative purposes the sample budgets use rental housing costs for September 1984 from Table 10: one bedroom ($354/mo.), two bedrooms ($415/mo.) and three bedrooms ($495/mo.). The bedroom allotments in Table 4 should be consulted in determining the spatial adequacy of rental accommodation. As a rule, however, one bedroom should be allocated to a household for each of the following categories: (a) one adult or a couple, (b) an only child, (c) two children (same sex, any age), (d) two children (different sex, both under age 5), (e) a third child. Standard home ownership costs for elderly persons without mortgages (see Table 17) are $284.42 per month per couple and $279.12 for an individual. The housing chapter contains detailed information on rents, utilities and other home ownership costs.

TOTAL SECTION 5 COSTS	$

SUMMARY OF TOTAL BUDGET REQUIREMENTS

TOTAL SECTION 1 COSTS**	
TOTAL SECTION 2 COSTS**	
TOTAL SECTION 3 COSTS	
TOTAL SECTION 4 COSTS	
TOTAL SECTION 5 COSTS	
TOTAL MONTHLY BUDGET REQUIREMENTS*	
x 12 = TOTAL YEARLY BUDGET REQUIREMENTS*	$

*Excluding income taxes and social insurance contributions.
Based on September 1984 prices.

**If family includes child under 1 year, adjust child costs in sections 1 and 2 before calculating yearly costs.

PART III

STANDARDS AND COSTS FOR SPECIFIED EXPENDITURE CATEGORIES

FOOD

The guide to food budgeting is designed to ensure adequate nutrition at a moderate cost. It is based on the *Dietary Standard for Canada*, recommended by the department of Health and Welfare in 1980. The recommended nutrient intakes suggested in the *Dietary Standard for Canada* are in every case in excess of minimal requirements, and are proposed as adequate for the maintenance of health among the majority of Canadians.

Canada's Food Guide is the daily practical application of the *Dietary Standard for Canada* in terms of food. The recommendations of both the *Standard* and the *Guide* are thus recognized in this food budget.

A variety of foods covering a wide price range may be chosen to satisfy the nutrient recommendations suggested in the *Dietary Standard for Canada*, but sound nutrition is possible through a selection of a limited number of inexpensive foods. When the choice is too narrow, however, the result is dissatisfaction and monotony. A limited choice of foods would be completely impractical, because food choices reflect cultural patterns and personal socio-emotional needs, as well as physical requirements. Accordingly, the guide to food budgeting has been devised to:

(1) Reflect predominating patterns of food use;

(2) Provide adequate nutrition at a moderate cost;

(3) Allow sufficient variety for individual tastes; and

(4) Include readily available foods.

CANADA'S FOOD GUIDE

in "Shopping for Food and Nutrition"
Health and Welfare Canada,
Ottawa, Canada, 1980, K1A 0K9

Canada's Food Guide is a plan for the whole day's meals. The foods suggested here, in average servings, supply all the nutrients your body needs for growth and repair, for energy and efficient body functioning.

MILK (VITAMIN D INCLUDED)

Children (up to about 11 years)	2 - 3 servings
Adolescents	3 - 4 servings
Adults	2 servings
Expectant and nursing mothers	3 - 4 servings

(One serving = 1 cup milk or yougart or 1½ oz. cheese)

FRUIT

Two servings of fruit or juice, including a satisfactory source of Vitamin C (ascorbic acid) such as oranges, tomatoes, vitamized apple juice. (One serving = ½ cup of fruit or juice or 1 medium sized tomato, peach, apple, orange or banana.)

VEGETABLES

A total of 2 to 3 servings a day.
One serving of potatoes. (One serving = 1/3 to 1/4 a pound.)
Two servings of other vegetables, preferably yellow or green and often raw. (One serving usually = 1/3 to 1/4 of a pound.)

BREAD AND CEREALS

A total of 3 to 5 servings a day.
Bread (with butter or fortified margarine). (One serving = 1 slice bread.)
One serving of whole grain cereal. (One serving = ½ cup cooked pasta or rice, 3/4 cup of cooked cereal, 1 cup of most ready-to-eat cereals.)

MEAT, FISH AND ALTERNATIVES

A total of 2 servings a day.
One serving of meat, fish or poultry. (One serving = 1/3 to 1/5 of a pound.)
Eat liver occasionally,
Eggs, cheese, dried beans or peas, may be used in place of meat.
In addition, eggs and cheese each at least three times a week.
(One serving = 2 eggs, 2 oz. cheese, 1 cup cooked beans.)

Development of Food Standards for One and Two Parent Families

A study was conducted in July and August of 1970 to examine food buying practices of a random sample of families who had used Family Services or Visiting Homemakers Associations during May 1970. A total of 316 different food items were shown as purchased by the families over a two-month period. To make a list which was manageable and representative of buying habits, food items purchased by 30 per cent or more of the families were included. The resulting list of 88 food items was categorized into 12 food groups.

The guide to food budgeting provides for all other nutrients in excess of the amounts recommended in the *Dietary Standard for Canada*.

Development of Food Standards for Elderly Households

A separate nutrition basket for the elderly was designed in 1976 to take into account the physiological, psychological and social factors which make this group unique. The Nutrition Committee took into consideration the Dietary Standard for Canada, the results of its own survey, and a comparison with food standards from other areas.

Many factors influence the nutritional status of the elderly. Decreased efficiency and/or utilization of almost every nutrient is a main effect of aging. Coupled to this are factors which make the selection and preparation of food more difficult. Reduced activity, loneliness and social isolation, low income, decreased vision agility and health, and minimal cooking and storage facilities combine to affect nutritional-related problems.

The Committee surveyed food consumption habits of a group of the elderly forming a healthy, active part of the population. One hundred and fifty-eight elderly drawn from residents of senior citizen apartments, Meals-on-Wheels recipients, Seniors Club members and patients from a Geriatric Clinic were participants in the study.

The study determined actual food use and preferences in terms of so many servings of different foods per week.

The majority had no physical problem in shopping for food and were adequately equipped to store and prepare their food. Changes in food prices do not basically affect them - an increase in income would be spent on non-food items. Very few required a special diet, although there are a number of food items not tolerated.

The information obtained from the tabulation of the questionnaire was used to set up the food groups and the standards for each group. Where there were obvious gaps in the survey data, Guides for Family Budgeting and three Budgets for a Retired Couple in Urban Areas were consulted.

Applying an objective concept of a "Serving" to the survey averages yielded exactly the average calorific values recommended for this age group by Dietary Standards for Canada.

Users should be mindful that the food standard contained herein is for normally functioning persons, living in their own home, and does not provide for special diets. On the other hand it does account for food away from home for the elderly.

Summary of Food Costs and Standards

Average costs of food is contained in Table 1. Costs for the elderly, as indicated, may include the cost of meals away from home. Costs are for individuals in 21 different classes by age, sex and activity level. Table 2 contains the suggested weekly quantities of food for the specified age, sex and activity groups.

In order to calculate a food budget it is necessary to determine an average cost for each food group (Table 3). Based on the apparent buying practices of the sample families, each item was expressed as a percentage of the total within its food group. This provides the weighting scale (Table 3, Column 4). (Adjustments were made in the weighting of fresh vegetables to reflect seasonal availability.) Research has established that food requirements vary between individuals with age, sex, and activity level. Women have special needs during pregnancy, and afterward for as long as they are breast-feeding. These variables are reflected by totalling the costs of the suggested quantities of food. Eleven per cent is added to include items such as beverages, soups, spices, pickles, baking ingredients and snack foods. The resulting costs are shown in Table 1.

The costs are quoted for each person as a member of a four-person family group. Large families have an advantage over small families in food costs through economies of buying in quantity and/or through having less spoilage or other food losses. Adjustments in the costs for families of different sizes are shown in Table 1 and can be found in the Summary Cost Tables (Part II, section 1).

The food costs include the cost of Vitamin D for children and pregnant and lactating women. It is not necessary to have this supplement if four cups of milk or three tablespoons of margarine, which have been fortified with this vitamin, are consumed daily.

Adjustments in Food Costs

1. Food costs for infants under six months vary widely, depending on digestive development and the method of feeding. For these infants, part of all of the food costs for six months to one year may be used as a guide (Table 1).

2. The food costs may have to be adjusted if cooking, refrigeration or shopping difficulties are encountered.

3. Adjustments should be made for persons who purchase more than the occasional meal away from home such as business or school lunches.

4. Cultural Differences in Food Use - The food plan, as noted, reflects predominating patterns of usage. Members of some culture groups may substitute other foods of comparable nutritional value and cost for those included on the list. For example, some may use pastas or cereal instead of potatoes, and others may prefer yogurt in place of milk or cheese. Counsellors would recognize that new arrivals may be unfamiliar with our methods of marketing foods, and with Canadian labels, and may be inclined to purchase imported products familiar to them.

5. Special Diets - Individual consideration is necessary where a modified diet is essential to health or for other reasons. Some special diets need only an adjustment in food intake and may be provided at no extra cost. Other special diets may require a larger quantity of expensive foods and/or specially prepared diet foods such as low calorie or low salt foods. Such modification may increase food expenditures and should be handled on an individual basis by the consulting agency.

6. Vitamin and/or Mineral Supplementation - when prescribed by a physician the cost of the supplement needs consideration.

7. Employed Mothers - The food list includes sufficient quick preparation foods to reflect current patterns of usage. With planning, employed mothers need spend no additional money on food.

Suggestions for Food Budget Counselling

The tables provide reference information which may be used in dealing with food budgeting problems. Table 1, showing costs for individuals, can be used to calculate food costs for families of different sizes. These may be used as a guide with which to assess a family's expenditures. It should be emphasized, however, that these costs do not represent a minimum and economies can be made in the selection of food with no loss of food value (see suggestions for purchasing food).

Table 2, showing suggested quantities of food by food groups, can be used to pinpoint over or under-use of one of the food groups. To arrive at the quantity required per food group per family, the individual quantities for each member should be totalled. A comparison of this total with the quantity of food purchased and consumed by the family may identify a problem area. For example, experience has shown that families tend to over-use meat and under-use vegetables.

Table 3 shows the individual foods used in the calculations and their suggested frequency of use appears in Column 4 as a percentage. This table may be used to guide family food choices. For example, if a family buys sirloin steak which is not on the list or gives pork chops a higher weighting than chicken, the average cost of that food group will be higher.

Suggestions for Purchasing Food

1. Make a shopping list. This helps to save money and time.

2. Shop as infrequently as possible and save money. The more often a store is visited, the greater the temptation to buy on impulse.

3. Shop in person at non-peak periods. Don't shop when hungry.

Table 1

STANDARD FOOD COSTS IN TORONTO
November 1984

Age-Sex-Activity Group	All Meals Prepared at Home			Meals at Home and Away
Four-Person Family*	Week	Month	Year	Month
	$	$	$	$
Child				
6 to 12 months	19.74	85.54	-	
1 to 3 years	16.54	71.67	860.08	
4 to 6 years	19.46	84.33	1,011.92	
7 to 9 years	22.81	98.84	1,186.12	
10 to 12 years	26.82	116.22	1,394.64	
Boy				
13 to 15 years	31.66	137.19	1,646.32	
16 to 19 years	35.82	155.22	1,862.64	
Girl				
13 to 15 years	27.78	120.38	1,444.56	
16 to 19 years	26.54	115.01	1,380.08	
Man (20 - 64 years)				
A - Light activity	26.15	113.32	1,359.80	
B - Moderate activity	29.65	128.48	1,541.80	
C - Heavy activity	34.86	151.06	1,812.72	
Women (20 - 64 years)				
A - Light activity	22.78	98.71	1,184.56	
B - Moderate activity	25.09	108.72	1,304.68	
C - Heavy activity	28.74	124.54	1,494.48	
Pregnancy in 3rd trimester	30.41	131.78	-	
Lactating	34.01	147.38	-	
Persons 65 and Over**				
Men				
A - Light activity	28.52	123.59	1,483.04	164.37
B - Moderate activity	34.65	150.15	1,801.80	199.70
Women				
A - Light activity	21.98	95.25	1,142.96	126.68
B - Moderate activity	25.54	110.67	1,328.08	147.19

*Adjustments for Family Size (20 - 64 years)
One person, increase costs by 25 per cent.
Two persons, increase costs by 10 per cent.
Three persons, increase costs by 5 per cent.
Five persons, decrease costs by 5 per cent.
Six persons or more, decrease costs by 10 per cent.

**Adjustment for the cost of eating away from home for persons 65 years and over: add 33 per cent to the cost of the above basic diet. The food component of meals away from home is included in the cost of meals prepared at home.

Table 2

SUGGESTED WEEKLY QUANTITIES OF FOOD (AS PURCHASED) FOR SPECIFIED AGE - SEX - ACTIVITY GROUPS

Age - Sex - Activity Groups***	Milk, Cheese, Ice Cream Qts.	Eggs No.	Meat Poultry, Fish lb.	oz.	Legumes, Peanut-butter lb.	oz.	Flour, Cereal, Baked goods lb.	oz.
Child								
6 months - 1 year	4.5	5	(1	0) *	0	0	0	12
1 - 3 years	4.5	5	1	8	0	1	1	4
4 - 6 years	4.5	5	1	12	0	2	2	0
7 - 9 years	4.5	5	2	4	0	4	2	4
10 - 12 years	5.5	6	2	8	0	4	3	0
Boys								
13 - 15 years	6.0	6	3	0	0	6	4	4
16 - 19 years	6.0	6	3	12	0	8	5	0
Girls								
13 - 15 years	5.5	6	2	12	0	4	3	0
16 - 19 years	5.5	6	2	12	0	4	2	12
Men (Non-Elderly)								
A - light activity	3.0	6	3	4	0	4	3	8
B - moderate activity	3.0	6	4	0	0	4	4	0
C - heavy activity	3.5	7	4	8	0	6	4	12
Men (Elderly)								
A - light activity	3.3	5	2	7	0	4	2	14
B - moderate activity	4.4	6.5	3	2	0	5	3	9
Women								
A - light activity	3.0	5	2	12	0	4	2	8
B - moderate activity	3.0	6	2	12	0	4	3	0
C - heavy activity	3.5	6	3	4	0	4	3	8
Pregnancy during 3rd trimester	6.0	7	2	12	0	4	3	0
Lactating	7.0	7	3	4	0	4	3	0
Women (Elderly)								
A - light activity	2.5	3.5	1	12	0	3	2	0
B - moderate activity	3.0	4.5	2	2	0	4	2	7

Table 2 (continued)

SUGGESTED WEEKLY QUANTITIES OF FOOD (AS PURCHASED) FOR SPECIFIED AGE - SEX - ACTIVITY GROUPS (continued)

Age - Sex - Activity Groups***	Citrus Fruit, Tomatoes lb.	oz.	Dark green & yellow Vegetables lb.	oz.	Potatoes lb.	oz.	Other Vegetables lb.	oz.	Other Fruit lb.	oz.	Fats, Oils lb.	oz.	Sugars, Sweets lb.	oz.	Fluid Fruit Juices oz.
Child															
6 months - 1 year	1	4	0**	0	0	8	(2	8) *	(1	0) *	0	0	0	1	****
1 - 3 years	1	8	0	4	0	12	1	12	1	0	0	4	0	4	****
4 - 6 years	1	12	0	4	1	4	2	8	1	0	0	6	0	6	****
7 - 9 years	2	0	0	8	2	0	2	12	1	8	0	8	0	10	****
10 - 12 years	2	0	0	12	2	8	3	8	1	8	0	8	0	12	****
Boys															
13 - 15 years	2	0	0	12	3	4	3	8	2	0	0	12	1	0	****
16 - 19 years	2	0	0	12	4	12	3	12	2	0	1	0	1	2	****
Girls															
13 - 15 years	2	0	0	12	2	8	3	4	2	0	0	10	0	10	****
16 - 19 years	2	0	0	12	2	4	3	0	2	0	0	6	0	6	****
Men (Non-Elderly)															
A - light activity	2	0	0	12	2	8	3	4	2	0	0	8	0	10	****
B - moderate activity	2	0	0	12	3	4	3	8	2	0	0	12	0	12	****
C - heavy activity	2	0	0	12	4	8	4	4	2	0	1	2	1	4	****
Men (Elderly)															
A - light activity	2	9	0	8	2	2	1	13	2	5	0	6	0	8	16
B - moderate activity	3	3	0	9	2	10	2	3	2	14	0	8	0	10	20
Women (Non-Elderly)															
A - light activity	2	0	0	12	2	0	3	0	2	0	0	6	0	6	****
B - moderate activity	2	0	0	12	3	0	3	4	2	0	0	12	0	10	****
C - heavy activity	2	0	0	12	3	8	3	4	2	0	1	2	1	0	****
Pregnancy during 3rd trimester	3	0	1	8	3	0	3	4	2	0	0	12	0	10	****
Lactating	4	0	1	8	3	0	3	12	2	0	0	12	0	10	****
Women (Elderly)															
A - light activity	1	13	0	5	1	8	1	4	1	10	0	4	0	6	11
B - moderate activity	2	3	0	7	1	12	1	8	2	0	0	5	0	7	14

Table 2 (continued)

SUGGESTED WEEKLY QUANTITIES OF FOOD (AS PURCHASED) FOR SPECIFIED AGE - SEX - ACTIVITY GROUPS (continued)

NOTE: A conversion formula based on calcium content was used for the milk group.
2 litres of ice cream = 1.05 qts. of whole milk; and 454 gm. of cheese = 2.40 qts. of whole milk.

To calculate the quantity of cereal products: 2/3 lb. flour = 1 lb. of bread or baked goods.
Therefore, 24 oz. loaf of bread = 1 lb. flour.

* Baby fruits, vegetables and meats.

** Included in other vegetables.

*** Description of Activity Levels for Men and Women:

A- Light Activity: Entails activities of little energy such as washing dishes, knitting, mending, cosmetic tasks, working at a desk requiring little movement, supervising, monitoring, reading, driving a car, spectator at games, theatres, etc.

B- Moderate Activity: Entails most household chores, laundering, cooking, normal housecleaning, mowing the lawn, office work involving much movement, nursing, salesclerk, barbering, shop and mill work, most mechanical trades and crafts, cooking for restaurants, driving a truck, golfing, walking, bowling.

C- Heavy Activity: Entails heavy garden work, scrubbing floors and walls, commercial laundering, maid service such as making beds and cleaning rooms, moving files, furniture, heavy packages, etc., masonry, carpentry, loading and unloading trucks, strenuous sports.

**** Fruit juices for non-elderly persons are included in Citrus fruit and tomatoes. Fluid fruit juices costs for elderly persons are weighted 50% apple juice and 50% orange juice.

Table 3

AVERAGE COST OF EACH FOOD GROUP USING THE FOOD LIST AND BASED ON A WEIGHTING PLAN, OCTOBER 1982

Food Groups	Average Sale Price Per Unit: Unit	Average Sale Price Per Unit: Price $	ONE & TWO PARENT FAMILIES: Weighting (per cent)	ONE & TWO PARENT FAMILIES: Average Cost Per Food Group $	ELDERLY FAMILIES: Weighting (per cent)	ELDERLY FAMILIES: Average Cost Per Food Group $
Milk, Ice Cream, Cheese						
Fluid - 2%	4 litre	3.59	45)		34)	
- whole	4 litre	3.69	27)		41)	
- evaporated, unsweetened	6 oz.	.49	0)	1.18 qt.	1)	1.23 qt.
Ice Cream	2 litre	2.48	4)		2)	
Processed Cheese Slices	500 gm.	3.48	18)		0)	
Cheddar Cheese, medium	454 gm.	4.23	6)		22)	
Eggs						
Large - Grade A	1 doz.	1.49	100)	1.49 doz.	100)	1.49 doz.
Meat, Poultry, Fish						
Chicken, broiler, whole	1 lb.	1.70	21)		10)	
Chicken, breasts	1 lb.	2.66	3)		0)	
Chicken, parts	1 lb.	1.68	0)		11)	
Ground Beef (med.)	1 lb.	2.26	14)		16)	
Round Roast (outside)	1 lb.	3.56	11)		5)	
Blade Roast	1 lb.	2.20	9)		0)	
Stewing Beef	1 lb.	2.50	5)		0)	
Beef Stew, canned	24 oz.	2.02	0)	2.32 lb.	7)	2.42 lb.
Rib Steak	1 lb.	3.16	0)		5)	
Beef Liver	1 lb.	.95	4)		4)	
Pork Loin Chops (bone in)	1 lb.	2.70	2)		9)	
Cottage Roll	1 lb.	2.23	4)		0)	
Pork Sausage, links (frozen)	1 lb.	1.75	5)		2)	
Side Bacon	500 gm.	2.62	4)		3)	
Lamb Chops, loin	1 lb.	1.86	2)		2)	

Table 3 (continued)

AVERAGE COST OF EACH FOOD GROUP USING THE FOOD LIST
AND BASED ON A WEIGHTING PLAN

Food Groups	Average Sale Price Per Unit		ONE & TWO PARENT FAMILIES		ELDERLY FAMILIES	
	Unit	Price	Weighting (per cent)	Average Cost Per Food Group $	Weighting (per cent)	Average Cost Per Food Group $
Meat, Poultry, Fish (continued)						
Ham, cooked	175 gm.	1.63	0)		7)	
Wieners	1 lb.	1.60	0)		3)	
Luncheon Meat, canned	340 gm.	1.79	3)		4)	
Cold Cuts, Bologna	375 gm.	1.92	7)		0)	
Tuna, flaked	6½ oz.	1.66	2)		3)	
Salmon, pink	7-3/4 oz.	1.84	3)		4)	
Cod Fillets, frozen	1 lb.	2.40	1)		5)	
Legumes						
Pork & Beans with Tomato Sauce	28 oz.	1.47	72)		48)	
Peanut Butter	500 gm.	2.51	28)		9)	
Pea Soup	10 oz.	.66	0)	1.24 lb.	27)	1.07 lb.
Lima beans (frozen)	12 oz.	1.28	0)		4)	
Kidney beans, canned	19 oz.	1.06	0)		12)	
Citrus Fruit and Tomatoes						
Oranges	4 lb.	4.32	23)		30)	
Orange Juice, frozen	6½ oz.	.84	19)		9)	
Apple Juice, Vit. choice	48 oz.	1.26	23)		9)	
Grapefruit, fresh	5 lb.	1.99	6)	.71 lb.	26)	.73 lb.
Tomato juice, fancy	48 oz.	1.36	5)		9)	
Tomatoes, fresh	1 lb.	1.42	7)		9)	
Tomatoes, choice, canned	28 oz.	1.12	17)		8)	
Fresh Dark Green & Yellow Vegetables						
Carrots	5 lb. bag	1.37	79)		54)	
Green Pepper	1 lb.	1.59	9)	.55 lb.	14)	.88 lb.
Spinach	10 oz.	.99	12)		32)	
Potatoes						
Whole, fresh	10 lb.	2.09	96)	.23 lb	100)	.21 lb
French fried, frozen	1 k.	1.54	4)		0)	

Table 3 (continued)

AVERAGE COST OF EACH FOOD GROUP USING THE FOOD LIST
AND BASED ON A WEIGHTING PLAN

Food Groups	Average Sale Price Per Unit: Unit	Price $	ONE & TWO PARENT FAMILIES: Weighting (per cent)	Average Cost Per Food Group $	ELDERLY FAMILIES: Weighting (per cent)	Average Cost Per Food Group $
Other Vegetables						
Beets, sliced/canned/choice	19 oz.	.94	2		0	
Cabbage	1 lb.	.15	11		6	
Celery	1 lb.	.48	8		12	
Corn Niblets, canned, fancy	12 oz.	.69	7		11	
Green Beans, canned, choice	19 oz.	.79	4		11	
Green Beans, frozen, fancy	1 k.	2.42	3		0	
Lettuce	1 lb.	1.01	12		9	
Mixed Vegs., frozen, fancy	1 k.	2.38	3		0	
Mixed Vegs., canned	10 oz.	.65	0		8	
Mushrooms, stems, pcs., canned	10 oz.	.96	7	.79 lb.	0	.75 lb.
Onions, fresh	2 lb.	.62	11		2	
Peas, canned, choice	19 oz.	.77	6			
Peas, frozen, fancy	1 k.	2.25	2		14	
Other Vegs. in season*	1 lb.	1.04	24		0	
Broccoli (fresh or frozen)	1 lb.	.90	0		8	
Cabbage (fresh or frozen)	1 lb.	.15	0		6	
Sprouts (fresh or frozen)	1 lb.	1.20	0		7	
Squash/Marrow (fresh or frozen)	1 lb.	.75	0		6	
Other Fruit						
Apples	3 lb.	1.52	36		15	
Apple Sauce, fancy, canned	19 oz.	1.08	7		14	
Bananas	1 lb.	.49	32		41	
Fruit Cocktail, choice	19 oz.	1.52	5	.73 lb.	6	.78 lb.
Peaches, halves, choice	19 oz.	1.52	12		13	
Pears, halves, choice	19 oz.	1.44	6		11	
Raisins	375 gm.	1.62	2		0	

*From: January to June - - Squash 8%, Turnip 8%, Parsnips 8%.
July to October - Squash 8%, Green Beans 4%, Green Onions 3%, Radishes 3%, Cucumber 6%.
October to December - Squash 6%, Cucumbers 3%, Cauliflower 3%, Brussel Sprouts 3%, Turnip 6%, Parsnips 3%.

Table 3 (continued)

AVERAGE COST OF EACH FOOD GROUP USING THE FOOD LIST
AND BASED ON A WEIGHTING PLAN

Food Groups	Average Sale Price Per Unit		ONE & TWO PARENT FAMILIES		ELDERLY FAMILIES	
	Unit	Price $	Weighting (per cent)	Average Cost Per Food Group $	Weighting (per cent)	Average Cost Per Food Group $
Flours and Cereals						
White Enriched Bread, sliced	24 oz.	1.06	40)		31)	
Whole Wheat Bread, sliced	24 oz.	1.10	0)		19)	
French Bread	24 oz.	.96	6)		0)	
Cornflakes	525 gm.	2.07	4)		0)	
Oatmeal	12 oz.	1.79	4)		5)	
Shredded Wheat	600 gm.	2.73	4)		4)	
Cream of Wheat	800 gm.	1.82	3)		0)	
White All Purpose Flour	5.5 lb.	2.28	9)		0)	
Cake Mix, white	520 gm.	1.36	1)		0)	
Spaghetti	900 gm.	1.12	8)		3)	
Macaroni	900 gm.	1.12	6)		3)	
Noodles	375 gm.	1.27	0)	1.06 lb.	4)	1.39 lb.
Rice, short grain	900 gm.	1.45	2)		8)	
Assorted Cookies	900 gm.	3.25	5)		0)	
Soda Crackers	450 gm.	1.30	4)		2)	
Arrowroot Cookies	350 gm.	1.69	1)		0)	
Chocolate Chip Cookies	700 gm.	3.25	1)		0)	
Macaroons	284 gm.	1.69	0)		7)	
Short Cake, baked	283 gm.	1.30	0)		3)	
Muffins	11 oz.	1.36	0)		2)	
Apple Pie	624 gm.	1.86	0)		5)	
Buns	1 lb.	.95	0)		4)	
Pudding Mix	99 gm.	.79	2)		0)	
Fats and Oils						
Butter	1 lb.	2.63	39)		38)	
Margarine	1 lb.	.96	24)		23)	
Vegetable Oil	3 litres	5.66	17)	1.69 lb.	23)	1.64 lb.
Salad Dressing	500 ml.	1.66	11)		8)	
Shortening	1 lb.	1.30	9)		8)	

Table 3 (continued)

AVERAGE COST OF EACH FOOD GROUP USING THE FOOD LIST
AND BASED ON A WEIGHTING PLAN

Food Groups	Average Sale Price Per Unit		ONE & TWO PARENT FAMILIES		ELDERLY FAMILIES	
	Unit	Price $	Weighting (per cent)	Average Cost Per Food Group $	Weighting (per cent)	Average Cost Per Food Group $
Sugars and Sweets						
Granulated Sugar	2 k.	1.99	60)		35)	
Brown Sugar	1 k.	1.35	8)		0)	
Strawberry Jam with Pectin	750 ml.	2.21	12)		4)	
Honey	500 gm.	2.42	5)	.70 lb.	19)	2.06 lb.
Corn Syrup	1 litre	2.54	4)		13)	
Jelly Powders	3 oz.	.48	11)		6)	
Chocolate Bars	100 gm.	1.08	0)		23)	
Baby Fruits and Vegetables*						
Infant Vegetables, strained	4½ oz.	.45	50)	1.60 lb.	0)	
Infant Fruit, strained	4½ oz.	.45	50)		0)	
Baby Meats,* strained						
Infant Meat	100 ml.	.94	100)	4.41 lb.	0)	
Beverages and Other Accessories for Non-elderly households add an additional 11 per cent calculated per person per week						
Tea bags	8 oz.	2.35	0)		2 oz.	.59
Coffee (insant)	10 oz.	6.71	0)		2 oz.	1.34
Hot Chocolate Powder	750 gm.	3.51	0)		5 oz.	.66
Soft Drinks	750 ml.	.45	0)		8 oz.	.14
T.V. Dinner (beef)	11 oz.	2.02	0)		(1)	2.02
Macaroni and Cheese Dinner	200 gm.	.69	0)		(1)	.69
Pancake Mix	1 k.	2.16	0)		3 oz.	.18

*For food allowance for six months to one year, allow 3.5 pounds baby fruits and vegetables and one pound baby meats.

Table 3 (continued)

AVERAGE COST OF EACH FOOD GROUP USING THE FOOD LIST
AND BASED ON A WEIGHTING PLAN

COSTING: ONE AND TWO PARENT FAMILIES

(1) The weighting percentages show variation in the frequency of use within each food group.

(2) The weighted average price for each food group is calculated as follows:

(a) Multiply the price per pound/unit (or equivalent) of each item by the percentage weight (Col. 4) for that item; for the milk products group, use the price per pricing unit. Equivalents:
Bakery goods, 24 oz. = 1 lb. flour;
Cheddar cheese, 454 gm. = 2.40 quarts whole milk;
Orange juice, frozen 6¼ oz. = 25 fluid oz.

(b) Add the resulting weighted prices to obtain the group total.

(c) Divide the total weighted price for the group by 100 to arrive at the average cost per food group.

Suggestions for Purchased Food (continued)

4. Shop alone if possible. Concentration is easier without the distraction of children.

5. Note the cost per unit. Large, economy sizes are usually a saving, but not always. Be careful when buying food in quantity. If it spoils before it is used it is not a bargain. In supermarkets where food is pre-packaged in sizes larger than required, an attendant should be asked to provide the desired amount.

6. Buy fresh foods in season, but not when first available. Prices go down as local supplies increase. Out-or-season foods are likely to be higher priced imports.

7. Buy bulk frozen foods. Frozen vegetables and fruits in big poly bags cost less. Use what is needed, keep the rest frozen.

8. Check lower-priced brands. Less well known brands, store brands and no-name products are often cheaper than nationally advertised brands and can be equally good.

9. Compare prices in different stores. If possible, purchase canned and dry food goods in discount food stores. You could save 5 per cent on your annual food bill. Fresh food markets or a local green grocer or butcher may also undercut supermarket prices.

10. Other considerations for specific food groups:
Milk. The lower the fat content, the lower the price, though the quantity of most of the other nutrients remains the same. Powered milk, when reconstituted, is the nutritional equivalent of its fresh, fluid version and is lower priced. Powdered milk is especially useful in cooking.

Citrus fruit and fruit drinks. The heavier, thin-skinned oranges are the best buys. Citrus fruit and juices are the best sources of Vitamin C (Ascorbic Acid).

Other fruit and vegetables. Most vegetables and fruit are important for their vitamin and mineral content. In selecting fruit and vegetables, remember the darker the green and deeper the yellow, the higher the Vitamin A content. Always examine the condition of fresh foods, choosing the heaviest items where they are sold by the number rather than the pound. To maximize the value received, store these foods carefully and prepare them in such a way as to minimize their loss of nutrients. For example, steam green and yellow vegetables instead of boiling them in water, unless you are preparing soup.

Breakfast cereals. Choose whole grain ones or those with added thiamine, riboflavin, niacin and iron. Whole grain cereals are more economical.

Meat. Buy meat by cost-per-serving, not cost per pound. A cut of meat which is low in price per pound, but includes a high proportion of bone and/or fat, is an uneconomical choice, because of the high degree of wastage. The expensive cuts of meat are usually tender, but less expensive cuts can be tender and flavourful by cooking with moist heat. (e.g. pressure or slow cookers)/and are just as nutritious as expensive cuts.

Eggs. Medium sized eggs are usually more economical than large. The larger size does not necessarily reduce the number of eggs used.

Fats and Oils. Margarine is always equal to butter in food value, and in many instances is higher because of added Vitamins A and D. Margarine is more economical. Salad dressing contains less fat than mayonnaise, is lower priced, yet serves the same purpose.

Suggestions for Menu Planning

1. Sample Menu. (Page 49) illustrates the type of meals that can be prepared using the food list Table 3 and applying Canada's Food Guide.

2. Low Cost Recipes. Two free publications are:

   (a) "Your Money's Worth in Food" -
   individual copies for Ontario residents from:
   Information Branch, Ontario Ministry of Agriculture and Food, Parliament Buildings, Toronto

   (b) "Menus and Recipes" -
   Visiting Homemakers Association
   170 Merton Street, Toronto, Ontario, M4S 1A1

SAMPLE MENU

Breakfast	Lunch	Dinner
Fresh Orange Scrambled Eggs Toast and Jam	Pancakes/Syrup Apple Sauce	Tomato Juice Roast Chicken with Gravy Oven Browned Potatoes Baked Carrots Sliced Peaches
Apple Juice Oatmeal Toast and Honey	Tomato Soup Cold Meat and Lettuce Sandwich Pears Peanut Butter Cookies	Pork Chops Baked Potatoes Corn Peas Lemon Snow with Custard Sauce
Tomato Juice Shredded Wheat Toast and Jam	Egg Salad Sandwich Sliced Bananas	Shepherd's Pie Oven Baked Mixed Vegetables Cake
Apple Juice Cream of Wheat Toast and Honey	Baked Macaroni and Cheese Celery Sticks Fruit Cocktail	Breaded Fish Fillets Mashed Potatoes Stewed Tomatoes Green Beans Fruited Jello
Orange Juice Hard Cooked Egg Toast and Jam	Vegetable Soup Peanut Butter Sandwich Bananas Cookies	Spaghetti with Meat Sauce Tossed Salad Apples Cheese and Crackers
Apple Juice Cornflakes Toast and Honey	Toasted Cheese Sandwich Dill Pickles Peaches	Braised Liver with Onions Scalloped Potatoes Squash Chocolate Pudding Cookies
Orange Juice Bacon and Eggs Toast and Jam	Pork and Beans Cabbage Salad Applesauce Cake	Swiss Steak with Potatoes Carrots and Tomatoes Marinated Green Bean Salad Ice Cream

Note: Milk should be included with every meal and other beverages as desired. Additional bread with margarine or butter may be served with meals.

HOUSING

The general task of the Committee on Housing was:

1) To review and determine objective standards and costs of good housing;
2) To estimate costs of maintenance, repair utilities and related costs for owned homes.

The standard for housing represents the structural condition, facilities and occupancy patterns necessary for safety, health, social and personal well-being. The Technical Committee on Housing adopted the housing standard contained in the City of Toronto Housing By-law 73/60 which constitutes a minimum standard within the boundaries of the City. Similar provisions have now been adopted in other area municipalities in Metropolitan Toronto.

There is no "adequate" information available at this time on housing costs adaptable to budgeting purposes. Even if there were, no necessary relationship exists between housing costs and shelter standards. This applies expecially to older housing in central areas where existing housing stock remains significant in providing low-cost ownership and rentals for persons and families who are often also newcomers to the community. Great differences must be expected in what families can pay or must pay for a risen standard or quality of housing.

Surveys show great variation in housing costs within the City and between the City and the suburban municipalities. For families suitability of accommodation depends not only on costs but on the size and condition of the unit, whether children are accepted and proximity to schools. In these respects the situation is generally more favourable to families in the suburban municipalities than in the City. Experience, however, has

shown that larger families especially simply cannot find suitable accommodations at reasonable rents or find landlords willing to accept them. Greater proximity to shopping, transportation and cultural resources in the City may make a location in an older nieghbourhood more attractive to elderly persons.

This guide includes costs for both rental and owned shelter. Home ownership costs were previously calculated only for the elderly, in which case it was assumed that the home was free of mortgage costs. This is the case for 86 per cent of elderly home owners. In addition, for the first time, the cost of a modestly priced house for families including costs of realistic mortgage payments, has been priced, together with the costs of taxes, utilities and maintainence.

Housing Standards

IT IS IMPORTANT TO STRESS THAT THESE HOUSING STANDARDS CAN BE ENFORCED. The minimum housing standards (By-law 73/68) are summarized below.

1. A house should have no obvious settlement, with reasonably level floors, reasonably plumb walls, and a watertight roof. Surfaces in individual rooms and passageways should be reasonably smooth and in a condition to be kept clean.

2. Each living unit within a building should have access to a common hallway and have a door with a secure lock. Shared bathrooms should have adequate locks for privacy.

3. Where bathrooms are shared, there must be one toilet for every ten occupants. Rooms containing a watercloset must have a wash-hand basin within a reasonable distace from the toilet, preferably within the same room.

4. All dwellings must have an adequate supply and a suitable distribution system of electrical power. Kitchens should have two electrical outlets and other rooms one outlet for the first 120 sq. ft. of floor space, and one for every 100 sq. ft. above 120 sq. ft.

5. In addition to electrical lighting, each room used for habitation should have a window or skylight facing the outside air, with a minimum area of one-tenth the floor area of that room and capable of being opened to half its size.

6. There should be 100 sq. ft. of habitable space for each occupant of a building (40 sq. ft. aggregates, Sec. 34, By-law 73-68). Bedrooms should be not less than 60 sq. ft. with a minimum width of six feet. Rooms that are less than seven feet high should not be occupied unless half the room area has a seven foot height.

7. Basements should not be used for housing purposes unless they meet all the requirements noted above and any heating equipment is separated by a suitable wall.

8. In multiple occupancy dwellings (more than three separate dwelling units or more than four lodgers), all common passageways and common spaces must be kept clean and painted at regular intervals, or have some other surface not easily damaged. Commonly shared toilet facilities should be no more than one floor's distance from each person using them.

9. Every house should have an adequate supply of fuel, light, heat and water. At no time should provided services be shut off. Each fitting, except the toilet, should have both hot and cold water provided.

10. Gutters and downpipes should be free of leaks and carry water away from the foundations. Windows, doors, porches or flatforms should not show any sign of decay and should be covered with paint or other preservative to protect them.

11. Yards should be cultivated, grassed, or suitable surfaced and water should not pond on such areas. Driveways of footpaths should have reasonable surfacing to prevent accidents.

Housing Space Standard

No space standard, aside from that contained in the City of Toronto Housing By-law (100 square feet of habitable space for each occupant) has ever been specified, although the sample budgets appended to previous editions of the Budget Guides include a three-bedroom dwelling in the case of the four person reference family, a two-bedroom dwelling in the case of a three person family with one child or a two person family with one child and a one-bedroom dwelling in the case of a couple (any age) without children or a single elderly person. No more than two persons may occupy a single bedroom. Two children of different sex under 5 years are assumed to occupy the same bedroom, while two children of the same sex are assumed to occupy the same bedroom regardless of age. Two children of different sex who are over and under age 5 may share a bedroom or need separate bedrooms, depending on the age difference. While the sample budget for elderly couples allocates one bedroom for their use, such couples may require two bedrooms if one partner is sick, a noisy sleeper, or has limited mobility.

Table 4

BEDROOM ALLOTMENT BY FAMILY SIZE AND TYPE

Family Size and Type	Bedrooms
Single Adult or Couple* (any age)	One
Adult(s) with 1 child	Two
Adult(s) with 2 children (same sex, any age)	Two
Adult(s) with 2 children (different sex, under 5 years)	Two
Adult(s) with 2 children (different sex, over and under 5)	Two - Three depending on age difference
Adult(s) with 2 children (different sex, 5 and over)	Three
Adult(s) with 3 children	Three

* Elderly couples may require 2 bedrooms if one partner is sick, a noisy sleeper, or has limited mobility.

The import of these standards for public policy is that they exceed those regularly used by several public agencies in Metropolitan Toronto. The Metropolitan Toronto Housing Company, who rent most of their dwelling units to senior citizens 60 years of age and over, currently have a large stock of "bachelor" units, built during the 1960's and early 1970's, which they have no choice but to rent to applicants. The Ontario Housing Corporation, which houses approximately 3,000 senior citizens,

has on the other hand always had a policy of providing a one-bedroom dwelling for senior citizens, both single persons and couples. The Ontario Housing Corporation, as a matter of policy, also provides a one-bedroom unit to single parents with one child if the same sex as the parent regardless of age. They provide two-bedroom units to single parents with a child of the opposite sex, usually prior to the child reaching school age. While the City of Toronto Housing Company and co-operative housing societies and non-profit housing companies receiving Ontario government assistance possess space standards similar to those specified for tenants paying full-recovery rents, they are currently bound to the Ontario Housing Corporation standards in the case of units to which the provincial government contributes a subsidy.

Additional Amenities

Other factors than those so far mentioned are required for a safe and satisfying shelter environment. While the amenities listed below were developed specifically for elderly households, it can be seen that many of them would be beneficial for younger households as well.

Recommended Location

Within easy walking distance (one to three blocks) of relatives and grocery store and to public transportation, and with easy access to other shops, health services, recreational facilities.

Recommended exterior

Well lit entrance without steps and with a locked main entrance. A place to put down parcels while unlocking door. Roof cover over building entrance. Grounds designed for social and recreational use.

Recommended activity area

Craft and/or general purpose room, its size relating to the number of tenants in the building, with a small servery attached.

Recommended access ways

Elevators with easy-to-read indicates, slow action doors; provision for voice communication; handrails. Hallways well lit; with handrails.

Recommended lobby

Well lit and attractive, with places to sit. Mail boxes off lobby. Large windows look out onto gardens, street. Activity area leading off lobby area.

Recommended security

Securely locked entrance door with guard or television or other monitoring devices.

Recommended parking

Sufficient for visitors, health care workers, etc.

Emergency power needs

An independent power supply to maintain elevators and hallway lighting in the situation of an external power failure.

Supervision

Building superintendent on duty at all times and easily reached; home visiting and home nursing services available on request basis.

Recommended apartment interior

Door	- minimum entrance door width 34"
	- other interior doors minimum 32" width
	- easy to open, levers rather than knobs
	- minimum or no door sills
Floors	- non-skid in kitchen and bathroom
Electrical	- electrical outlets minimum 21" from floor level
	- light switch immediately inside entrance

Kitchen	-	standard refrigerator
	-	electric range (not gas), with controls at front of unit; "ON" indicator; simple to use
	-	counters 32" - 34" height
	-	cupboards 56" highest shelf; 12" lowest shelf; not located over range; shelves adjustable
	-	small broom closet
	-	hot and cold taps clearly marked
Bathroom	-	door opens outwards; can be unlocked from outside
	-	floor impervious to water; easy to maintain
	-	toilet height 17"
	-	top of bathtub from floor 20"
	-	height of wash basin 32" - 34"
	-	medicine cabinet with top shelf maximum 5' from floor, no glass shelving
	-	shower, fixed or hand-held, flexible cable type
	-	"L-shaped" grab rail in tub and by toilet, able to withstand 300 lb. pull
	-	hot and cold taps clearly marked and differently shaped
	-	heat lamp in ceiling
Windows	-	Large; low enough to look out of while sitting
T.V.	-	outlets in living room and bedroom
Telephone	-	jack in hall or kitchen and bedroom
Laundry	-	easy access to laundry area
Waste disposal	-	easy access, near apartment
Temperature	-	individual control in apartment
Balcony	-	minimum depth 6'; minimum door step height; balcony door easy to operate
Storage	-	preferably within the apartment

Rental Costs

BUDGET USERS WILL OFTEN FIND IT ADVISABLE TO ACCEPT THE ACTUAL COST OF SHELTER IN PLACE OF A BUDGET ESTIMATE.

Certain housing benchmarks, however, can be offered. A general floor of rental costs is provided by public housing and the quality of shelter can be assumed to be in accord with shelter standards.

Rent Supplement Program

One and two parent families as well as senior citizens and the disabled are eligible to apply for rent supplement housing. Families are paying rent according to a predetermined schedule of income and rent and are expected to pay up to 25 per cent of income for housing. The rent supplement covers the difference between the rent level and what the family pays under the rent-to-income schedule. This program is funded by the federal and provincial levels of government and is administered by the Ontario Ministry of Housing, the Ontario Housing Corporation and the Metropolitan Toronto Housing Authority.

In Metro Toronto, rent supplement units are available from four main sources: Metropolitan Toronto Housing Authority, City of Toronto Non-Profit Housing Company (City-Home), co-operative housing societies and Metropolitan Toronto. The Metropolitan Toronto Housing Authority also maintains a stock of rent supplement units under contract with private landlords. Non-profit housing determines eligibility for rent supplement at time of application and no special action is required. Each individual housing co-operative determines its own membership separately. Application for rent supplement would have to be made with each housing co-operative found most suitable.

Metropolitan Toronto Housing Authority

Ontario Housing Corporation rents are geared to income regardless of the size of type of accommodation provided. The basic scale is for serviced accommodation, including heat, water, hot water, stove and refrigerator. Electricity and cooking power are usually covered by an additional, modest flat-rate charge of $15 a month ($6 a month for senior citizens).

Ontario Housing Corporation rents for self-supporting families (excluding senior citizens) with annual incomes over $4,800 are 25 per cent of gross monthly income plus the $15 monthly charge for hydro. Few families earn less than $4,800 a year, since they would be better off on welfare. However, families with lower earning could pay less than 25 per cent of income on rent in O.H.C. housing. Rents can also differ for non-apartment dwellings and where hydro costs are billed separately. There are somewhat different rental scales for families receiving General Welfare Assistance, Family Benefits or Gains-Disability. For more information contact the Metropolitan Toronto Housing Authority.

Table 5 shows the MTHA rent scale for senior citizens. This rent scale represents the second phase of a two-part rent increase which begain in October, 1981. The phase two rent scale affects leases renewed after October 1, 1982 and covers all senior citizens 60 years and over in MTHA rent geared to income units. A rental supplement covers the difference between the actual cost of shelter and what the family pays under the rent-to-income schedule.

In 1984 there were 9,311 senior citizens aged 60 and over in O.H.C. accommodation, most of whom pay 25 per cent of their gross income in rent. In October 1984 the average rent paid was $158.5 per month.

Table 5

ONTARIO HOUSING CORPORATION RENT-TO-INCOME SCALE FOR SENIOR CITIZENS, LEASES RENEWED AFTER OCTOBER 1, 1981

Gross Annual Income Range	Monthly Rent or Range of Rents*	Percentage of Income Paid for Rent
$	$	%
0 - 1,920	32	20 % or more
1,920 - 4,800	32 - 80	20 %
4,800 - 7,200	80 - 150	20 % - 25 %
7,200 or more	150 or more	25 %

* Add $6.00 per month to the above rents to cover the cost of electricity and cooking power.

Co-operative Housing

Co-operative housing owes its recent importance in Metro Toronto to the activities of two organizations: Co-operative Housing Federation of Toronto, Inc., and the Labour Council Development Foundation.

Under "co-op" housing, residents through their board of directors, manage their own housing. There are no landlords and no profits. Increases in shelter costs are determined solely by increased operating costs. Canada Mortgage and Housing Corporation provides mortgage subsidies, so that housing co-operatives can provide housing for low and moderate income households.

Eligibility is determined by the ability to pay the rent, credit ratins and willingness to work in a co-operative environment. Housing is available throughout Metro Toronto, and in a veriety of types. Renovated and new apartments, town houses and single detached homes provide adequate housing for families of all sizes.

There is quite a spread in housing costs, depending upon the age and location of the project. The non-profit nature of co-ops suggests that costs will rise less than in the private market. Information is given in Table 6 concerning the range of shelter costs of existing projects, including apartments and townhouses. The rents include all operating costs.

Table 6

MEDIAN SHELTER COSTS, CO-OPERATIVE HOUSING, SEPTEMBER 1984

Number of Bedrooms	MEDIAN MONTHLY COSTS	
	Apartments	Townhouses, Other
1	322	380
2	433	450
3	568	599

Source: From a survey by the Co-operative Housing Foundation of Toronto which covered 75 per cent of co-op units. Median costs are for rents which include; heat, hydro and, for apartments, hot water costs. Actual unit costs do not usually vary from the median cost by more than 20 per cent.

In addition to those persons paying full-recovery rents co-operative housing societies have arrangements with the federal and provincial governments which provide that a proportion of residents, usually 25 per cent, may be covered by the same rent supplement program and rent-to-income formula as described above for the Metropolitan Toronto Housing Authority. Those interested must usually apply to each co-operative housing project in which they might wish to be accommodated.

Non-Profit Housing

The City of Toronto has established the Non-Profit Housing Corporation, usually called "City Home". All families are eligible to apply, although there is a waiting period of 2 to 3 years for most projects.

Due to the high land costs encountered by this recent program rental costs are higher than those in the general market. However, rental levels are usually lower than those for equivalent new housing.

Rental levels, presented below in Table 7 represent the average rent and the range of rents for apartments during 1984.

Table 7
CITY OF TORONTO NON-PROFIT HOUSING
RANGE OF RENTAL COSTS

Number of Bedrooms	Range of Monthly Rental Costs $	Average $
Bachelo	232 - 428	350
1	245 - 574	440
2	389 - 750	510
3	489 - 823	640

Source: The City of Toronto Non-Profit Housing Corporation, 1984.

Limited Dividend and Medium Rental Housing

Like public housing, limited dividend and medium rental accommodation can be assumed to represent standard housing. Limited dividend housing is usually much less expensive than market value rentals bacause of the age of the building (Pre-1968) and because the developer agrees to limit profits in exchange for lower financing costs provided through Central Mortgage and Housing Corporation. Medium rental accommodation, built since 1968, has limited profits, and usually offers lower than average rents as well.

Table 8 shows that in the older, Limited Dividend buildings the maximum household income is 7.15 times the current rent. Incomes are checked every three years. The normal minimum income is 5 times current rent, although the owner may accept those who earn less. Table 9 shows that the maximum household income for medium rental accommodation is 5.15 times current rent, while the normal minimum income is 4 times current rent.

Since the cost of these types of accommodation can vary a good deal, a family with a given income may be eligible for some apartments but not others. Rent increases for almost all these buildings must be approved by both C.M.H.C. and the provincial rent review system. These apartments are fully serviced including the cost of electricity, and provide stove and refrigerator.

Additional information regarding availability and cost of limited dividend and medium rental housing is available through the Toronto office of the Canada Mortgage and Housing Corporation.

Table 8
INCOME LIMITS AND RENT AS A PERCENT OF
INCOME FOR LIMITED DIVIDEND HOUSING

		Rent as % of Income
Income Minimum	5 x Rent	20 %
Income Maximum	7.15 x Rent	14 %

Table 9
INCOME LIMITS AND RENT AS A PER CENT OF INCOME
FOR MEDIUM RENTAL HOUSING

		Rent as % of Income
Income Minimum	4 x Rent	25 %
Income Maximum	5.15 x Rent	19.4 %

Private Market Rents

Rental costs are presented in Table 10 for bachelor, one-, two-, and three - bedroom apartments in the private sector. Median (or 50th percentile) rents for Metropolitan Toronto apartments are from the Canadian Mortgage and Housing Corporation rental apartment vacancy survey with data for 165,000 units.

In addition, 30th percentile rents are given based on the CMHC survey data. The 30th percentile rents are used in calculating housing costs in the sample budgets for all non-home owners. It should be noted, however, that the median Toronto rents in September, 1984 were only 4 to 9 per cent higher than 30th percentile rents for different sizes of apartments.

Those budgeting Rental costs for persons who must pay for their own heating, electricity, water or other costs, usually included in rent, should consult the following section on the standards and costs of home ownership.

Table 10

MEDIAN AND 30TH PERCENTILE RENT COSTS
SEPTEMBER 1984**

	Monthly	30th Percentile* Monthly	Yearly
	$	$	$
Bachelor	323	296	3,552
1 Bedroom	384	354	4,248
2 Bedroom	433	415	4,980
3 Bedroom	518	495	5,940

*Rental cost used in sample budgets. However, actual rents should be used in calculating individual budgets.

**Based on the C.M.H.C. Survey (April 1984) and Toronto Consumer Price Increases to September 1984.

Standards and Costs of Home Ownership

The guides section on home ownership are included to reflect the circumstances of some, but by no means all, elderly persons and families with at least four members, which, by virtue of their special needs and frequency of home ownership, merit consideration as homeowners. In the case of the family of four, the cost of a mortgaged home is usually considerably more than that of the recommended three-bedroom dwelling on the rental market. Such owned accommodation cannot therefore be considered simply "adequate" in terms of the Guide's terms of reference. In the case of an elderly person or couple, the cost of a mortgage-free home may be less than that of the recommended one-bedroom dwelling in the private rental market, but the housing space involved is usually well above the minimum standard of adequacy.

Because of the relatively low cost of home ownership by elderly persons, these costs are used in the sample budgets for comparison with the costs of elderly persons who rent. In 1981 about 50 per cent of senior households owned their home, many of whom have only the most modest of incomes. Available data also shows that about 86 per cent of these homes are mortgage-free, representing an asset which undoubtedly keeps many seniors living above poverty standards.

Nearly 75 per cent of Metro Toronto's households with four or more members lived in owned housing in 1981. Most of these home owners had a mortgage. However, if the cost of such owned housing is usually higher than the rental alternative, the space provided may be little more than adequate for larger families. The shortage of family oriented large apartments in Toronto, also helps make family home ownership an important alternative. For these reasons, Table 16 has been included to show two examples of mortgaged home-ownership costs and compare them with the lower cost of accommodation in the private apartment rental market.

The Standard Home

The budget cannot take account of the wide variations in size, type and cost of houses. For present purposes, therefore, house-ownership costs are assumed to be those of a basic three-bedroom house with a dwelling space of about 1,000 square feet which is called the "standard home". The "standard home" has an assumed purchase price at the 30th percentile of houses purchased in Metro Toronto during a given year. This means that 30 per cent of houses cost less and 70 per cent cost more. In the case of a family of four, the standard home is assumed to have been purchased in 1980 for $62,000 with a 25 per cent down payment. The mortgage on the remaining $46,500 carries a 14.25 per cent rate of interest over a five-year term with a 25 year amortization period. Elderly homeowners were assumed to own the standard home mortgage-free.

The standard home is not the average home. Its 1980 purchase price was about 82 per cent of the average in 1980.

In estimating utility costs, it is assumed that the standard home has only one fully equipped bathroom.

Property Taxes

An examination of property taxes in Metropolitan Toronto showed that an average homeowner paid about $1,528 during the 1984 tax year. Taxes for the standard home, used to illustrate the cost of moderately priced housing purchased in 1980 for $62,000 were determined to be $1,240 in 1984. These costs were based on the 1974 CMHC Survey of Housing Units and updated by the average Metro-wide property tax increases since that time.

Insurance

The 1984 market value of the standard home is assumed to be $81,400. In view of inflation, it is recommended that insurance be purchased to cover the full replacement value of the structure, an estimated $51,000, as well as coverage of the contents of up to half the value of the house. Insurance of this amount, including $500,000 liability, can be purchased for $221 per annum, and is allocated to the home ownership budget.

Current Maintenance

Home maintenance and repair costs are used in the calculation of home-ownership costs of the standard home. These costs are based on the Urban Family Expenditure survey data and updated using changes in the cost of living. Costs related to water drainage, plumbing, roofing, painting, windows and fencing as well as many other items would be included in this category. As of late 1984, the annual cost for a typical home in Metro Toronto was $45.19 a month.

Home Help Services

This budget provides for paid help to elderly home-owners that may be needed about the home throughout the year for tasks requiring undue physical exertion, climbing, lighting, managing tools, etc. It provides for 17 hours annually to owners based on payment of the minimum wage of $4.00 hourly.

storm windows	2 hours	
lawns	6 hours	
snow removal	4 hours	
misc.	5 hours	
Total	17 hours	(x $4.00) = $68.00

Table 11

TAXES, INSURANCE, MAINTENANCE[1]

	Week $	Month $	Year $
Taxes	23.84	103.29	1,240.00
Insurance	4.25	18.42	221.00
Maintenance[2]	10.43	45.19	542.28
Home help services	1.31	5.67	68.00

1. These costs are not assumed to vary by size of household.
2. Excluding furnace for which see Table 14 Home Heating.

Utilities

While light, heat and water usually represent direct expenditures to house owners, these costs are not always included in the rental costs paid by renters. These estimates, therefore, serve as a reference for both owners and renters. The following tables present costs according to the type and combination of fuels and energy used.

Average quantities of gas and electricity for cooking, water, heating, lighting and operating household appliances were supplied by utility companies. The quantities shown for gas and electricity consumption by family size are adapted from other budget standards, or estimated.

Utility companies report that no accurate means is available to develop quantity standards by family size. Thus, the quantity standard shown by family size, and the resulting costs, are intended as general guides. A considerable variation in the experience of individual families is to be expected.

Insurance

The 1984 market value of the standard home is assumed to be $81,400. In view of inflation, it is recommended that insurance be purchased to cover the full replacement value of the structure, an estimated $51,000, as well as coverage of the contents of up to half the value of the house. Insurance of this amount, including $500,000 liability, can be purchased for $221 per annum, and is allocated to the home ownership budget.

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storm windows	2 hours	
lawns	6 hours	
snow removal	4 hours	
misc.	5 hours	
Total	17 hours	(x $4.00) = $68.00

Gas

The quantities of gas in cubic metres (m^3) shown below are estimates of average consumption per year. Gas costs shown below are based on four different rate schedules used by Consumers Gas.

Table 12

ESTIMATED COSTS FOR GAS, 1984

	Number of Persons in Family				5+ for Each Additional Person Add:
	1	2	3	4	
Cooking only (m^3):	272	380	488	596	108
Year ($)	99.48	126.96	153.60	180.24	26.64
Month ($)	8.29	10.58	12.80	15.02	2.22
Water Heating Only (m^3)	340	476	612	748	136
Year ($)	116.88	149.52	181.80	214.08	32.28
Month ($)	9.74	12.46	15.15	17.84	2.69
Water Heater Rental ($ month)	3.35	3.35	3.35	3.35	-
Cooking and Water Heating only (m^3)	612	856	1,100	1,344	244
Year ($)	181.80	239.76	296.16	349.32	53.16
Month ($)	15.15	19.98	24.68	29.11	4.43
Water Heating and Home Heating only (m^3)*	4,123	4,259	4,395	4,531	136
Year ($)	918.85	947.57	976.18	1,004.77	27.84
Month ($) equal billing	76.57	78.96	81.35	83.73	2.32

* Volume of gas for home heating equals 3,783 m^3.

Electricity

Costs of Electrical energy use vary from one area municipality to another in Metropolitan Toronto. Table 13 shows costs for the City of Toronto. Estimates distinguish between families with owned and with rented water heaters.

Table 13

ESTIMATED COSTS FOR ELECTRICITY IN 1984

TORONTO

	Number of Persons in Family					6+ for Each Additional Person Add:
	1	2	3	4	5	
Baseload[1] (kW.h)	3,000	3,500	4,000	4,500	5,000	500 each
Year ($)	199.31	221.08	242.89	264.65	286.42	21.76
Month ($)	16.61	18.42	20.24	22.05	23.87	1.81
Week ($)	3.83	4.25	4.67	5.09	5.51	.42
Baseload and Cooking (kW.h)	3,600	4,400	5,200	6,000	6,800	800 each
Year ($)	225.45	260.28	295.16	329.99	364.82	34.83
Month ($)	18.79	21.69	24.60	27.50	30.40	2.90
Week ($)	4.34	5.01	5.68	6.35	7.02	.67
Baseload, Cooking, Water Heating (Customer Owned) FRWH						
Year ($)	353.01	387.84	460.64	495.47	605.78	-
Month ($)	29.42	32.32	38.39	41.29	50.48	-
Week ($)	6.79	7.46	8.86	9.53	11.65	-
Baseload, Cooking, Water Heating Rental FRWH[2]						
Year ($)	399.57	434.40	507.20	542.03	658.10	-
Month ($)	33.30	36.20	42.27	45.17	54.84	-
Week ($)	7.68	8.35	9.75	10.42	12.66	-

1. Cost for lighting and operating household appliances - radios, television, clothes dryer, iron and other small appliances. The costs of the baseload are included in all categories of costs for electricity.

2. FRWH (Flat-rate water heater).

NOTE: All costs reflect Toronto 10 per cent prompt payment discount.

Home Heating Standards

Oil

A. The standard represents the average cost of heating:

a) an older semi-detached or row house of 1,000 sq. ft., using 700 to 800 gallons of oil (3,182 to 3,636 litres), and

b) a new free-standing bungalow, of 1,000 sq. ft., using 900 to 1,000 gallons (4,100 to 4,550 litres)

The allocation is 800 gallons (3650 litres)

B. Oil Furnace upkeep is an insurance premium covering maintenance and furnace replacement.

Gas

The equivalent to 800 gallons of oil is 1,335 (C.C.F.) hundred cubic feet or 3,783 cubic metres (m^3) of natural gas.

The unit costs in Table 14 were those in effect in November, 1984. Gas home heating costs assume but do not include the cost of gas for water heating. Gas consumption for home heating is based on a seven month heating season.

Table 14

ESTIMATED HOME HEATING COSTS
FOR STANDARD HOME, 1984

Standard Home Heating Costs: Oil		
	Month $	Year $
Fuel (Oil)	95.81	1,149.75
Furnace Maintenance	6.65	79.75
Standard Home Heating Costs: Gas		
	Month $	Year $
Fuel (Gas)	68.21	818.47

Note: Costs based on use of 3,650 litres of home heating oil at 31.5 cents/litre, and 3,785 cubic meters of natural gas at the residential rate for homes with gas home heating and water heating.

Water Standard

Costs shown represent flat rate consumption within the City of Toronto only, for 1984 and apply generally to a six-room house with one basin, one bath, one toilet, one kitchen sink, one pair of laundry tubs, and includes a sewage charge.

Table 15

STANDARD COST OF WATER, 1984

Week $	Month $	Year $
1.80	7.80	93.58

Summary of Mortgaged Home Ownership Costs

While the costs of mortgaged home ownership are not necessarily compatible with this budget's goal of presenting the costs of modest yet adequate accommodation, it does take into account the fact that 75 per cent of Metro families with children live in owned accommodation.

All the housing costs presented are for dwellings with three bedrooms, suitable for the Budget Guide reference family of four, including two children. The costs of home ownership are represented by the standard home and a three bedroom condominium, while rental costs are based on the 1984 C.M.H.C. rental survey of Metropolitan Toronto apartment buildings with six or more units.

The standard home is assumed to have been purchased in 1980 for $62,000 with a 25 per cent down payment. The townhouse condominium was assumed to have been purchased in 1980 for the average price of $52,900 with a 10 per cent down payment. Both owned properties carry a 14.25 per cent interest rate over a 5-year term with a 25 year amortization period. Compared to the average house, which cost $75,600 in 1980, both owned homes are moderately priced.

The 1984 standard home cost $349 a month (70 per cent) more than the 30th percentile rent for a 3-bedroom apartment. The condominium, because of its smaller down payment, was $12 a month more than the standard home and $361 a month (73 per cent) more than the 30th percentile rent.

Both owned homes have five-year terms which expire sometime in 1984. New interest rates could increase mortgage costs, thus widening the gap between the costs of owned and rented accommodation.

Table 16 summarizes the costs of owning what has been termed the "standard home" and a condominium townhouse purchased with a much lower down payment.

Table 17 summarizes home owner costs for elderly individuals and couples.

Table 16

MORTGAGED HOME OWNERSHIP AND RENTAL COSTS,
BUDGET GUIDE REFERENCE FAMILY 1984

		Total Monthly Cost
Standard Owned Home:		
1980 Acquisition Price (30 Percentile cost)	$62,000	
Initial Equity	25 per cent	
Mortgage Principal	$46,500	
Rate of Interest	14½%, 5 years*	
Carrying Costs (25 yr. amortization)		$554.23
Taxes and Water		$111.09
Gas Heating, Water Heating and Rental		$87.08
Electric Lights and Cooking (4 persons)		$27.50
Maintenance and Repairs		$45.19
Insurance		$18.42
Total Housing Costs		$843.51
Average Townhouse Condominium:		
1980 Acquisition Price (average 1980)	$52,900	
Initial Equity	10 per cent	
Mortgage Principal	$47,610	
Rate of Interest and Term (average 1980)	14½%, 5 years*	
Carrying Costs (25 yr. amortization)		$567.46
Taxes		$113.37
Gas Heating		$50.79
Electric Lights, Water Heating and Cooking (4 persons)		$41.29
Condominium Fee (incl. water sewage)		$71.00
Insurance		$11.38
Total Housing Costs		$855.29
Median Rent, Three Bedroom Apartment:		
(September 1984)		$518.00
30th Percentile Rent, Three Bedroom Apartment:		
(September 1984)		$495.00

Table 17

HOMEOWNER COSTS FOR ELDERLY COUPLES AND INDIVIDUALS 1984

	Weekly $	Monthly $	Annually $
Taxes	23.85	103.33	1,240.00
Insurance	4.25	18.42	221.04
Maintenance	10.43	45.19	542.28
Home Help	1.31	5.67	68.00
Heat (Gas) ..	15.78	68.39	820.65
Water and Sewage	1.80	7.80	93.58
Sub Total:	57.42	248.80	2,985.55
		Individual	
Gas Water Heating*	2.66	11.53	138.40
Electricity	4.34	18.79	225.45
Total:	64.42	279.12	3,349.40
		Couples	
Gas Water Heating*	3.21	13.93	167.14
Electricity**	5.01	21.69	260.28
Total:	65.64	284.42	3,412.97

*Water heating and rental for water heater.

**Baseload and cooking.

HOMEFURNISHINGS AND EQUIPMENT

Homefurnishings, like clothing, is an area of spending for which no objective standards exist. Yet, comfortable homefurnishings can make an important contribution to family well-being. For family activities and personal relaxation appropriate furnishings are needed, and for cooking and serving food, sufficient equipment is necessary.

The standard for homefurnishings and equipment was developed through three sources: studies of family expenditures and possessions, examination of other budget standards and the inclusion by the technical committees of what seemed reasonable requirements for families. Governing factors in the selection of items to be priced were low cost and durability. Quality standards for items included in this edition of the "Guides" can be found in The Budget Guide Methodology Study, Volume V.

The budget for homefurnishings and equipment assumes gradual replacement of items over the years, or depreciation over the expected period of use. Thus, the average costs shown do not necessarily represent actual expenditures per year, but budget allocations - or saving - required to maintain basic inventories of furnishings and equipment.

Many families today purchase major homefurnishing items on instalment plans, or through some other form of credit. The costs shown represent annual allocations for cash purchases of all items. With use of credit, costs would be higher. Because of the important role played by credit in family budgeting today, some comments on the use of credit are made in a separate section in Part IV below.

The budget includes pro-rated costs for living room and bedroom furniture, chests for storage of both personal belongings and household linens, household linens in sufficient quantity to permit regular changes, and kitchen equipment or appliances. The cost of a fridge and stove is assumed to be included in rent. A washer and dryer are now provided to one and two person households, as it is cheaper than the launderette services indicated in earlier editions. Homefurnishings of which the prime function is recreation (e.g., radio, television) have been included in the section on Recreation.

Costs of maintaining an adequate inventory of homefurnishings and equipment are shown below, by family size and type.

Table 18

STANDARD COST OF HOMEFURNISHINGS AND EQUIPMENT

Non-Elderly Families			Replacement Costs		
Size	Adults	Children	Year $	Month $	Week $
1	1	0	501.83	41.82	9.65
2	2	0	538.66	44.89	10.36
2	1	1	623.28	51.94	11.99
3	2	1	715.54	59.63	13.76
3	1	2	793.06	66.09	15.25
4	2	2	885.11	73.76	17.02
4	1	3	941.04	78.42	18.10
5	2	3	1,008.18	84.01	19.39
6	2	4	1,131.23	94.27	21.75
7	2	5	1,254.25	104.52	24.12
8	2	6	1,377.27	114.77	26.49
Elderly Families					
Owners:					
1	1	0	520.87	43.41	10.02
2	2	0	576.78	48.06	11.09
Renters:					
1	1	0	452.60	37.72	8.70
2	2	0	508.50	42.37	9.78

Note: Replacement costs include 7 per cent provincial sales tax.

*For Non-Elderly family home-owners, add $60.91 annually ($5.08 monthly) for cost of a refrigerator and stove.

Annual replacement rates required to maintain adequate inventories of homefurnishings and equipment are shown in detail in Table 19 for families of specified sizes and types. The replacement rates shown reflect the expected durability of various articles. Thus an item lasting five years is shown as 1/5. These replacement rates also reflect a means of pro-rating costs to an annual basis.

Table 19

REPLACEMENT RATES FOR HOME FURNISHINGS AND EQUIPMENT

Item	Quantity Standards: One Person		Two Person		Four Person	Eight Person
	FBG	BGE	FBG	BGE	FBG	FBG
Living Room & Dining Area						
Bed Chesterfield	1/15	1/15	1/15	1/15	1/15	1/10
Stuffed Chair	1/20	1/15	1/10	2/15	1/10	1/10
Reclining Chair	1/20	1/15	1/10	2/15	1/10	1/10
Footstool (hassock)	1/20	1/15	1/10	1/15	1/10	1/10
Wall Unit/Shelves	1/20	1/20	1/20	1/20	1/10	1/10
Book Case	1/20	1/20	1/20	1/20	1/10	1/10
Coffee Table	1/20	1/15	1/20	1/15	1/10	1/10
End Tables (2)	1/10	1/15	1/10	1/15	2/10	2/10
Table Lamps (2)	1/10	1/15	1/10	1/15	1/8	1/4
Floor or Pole Lamp	1/10	1/15	1/10	1/15	1/5	1/5
Floor Covering/Rug - 9' x 12'	1/15	1/15	1/15	1/15	1/10	1/5
Window Covering/Draperies	1/15	1/15	1/15	1/15	1/10	1/5
Dining Table	1/20	1/20	1/20	1/20	1/15	1/10
Dining Chairs (6)	1/20	1/20	1/20	1/20	1/15	1/10
Sheer Curtains	1/5	1/15	1/5	1/15	1/5	1/2
Kitchen Equipment and Tableware						
Pots and Pans/Cookware	1/10	1/15	1/10	1/15	1/7	1/7
Small Utensils	1/5	1/10	1/5	1/10	1/4	1/3
Flatware and Glassware	1/12	1/12	1/6	1/6	1/3	1/2
Dinnerware	1/10	1/10	1/10	1/10	1/5	1/3
Window Covering/Curtains	1/5	1/10	1/5	1/10	1/4	1/2
Floor Covering	-	1/20	-	1/20	-	-
Appliances and Related Equipment						
Toaster	1/12	1/15	1/12	1/15	1/12	1/10
Hand Food Mixer	1/10	1/15	1/10	1/15	1/10	1/8
Electric Kettle	1/10	1/15	1/10	1/15	1/10	1/8
Blender	1/10	1/15	1/10	1/15	1/10	1/8
Electric Frypan	1/10	1/15	1/10	1/15	1/10	1/8
Electric Iron *	1/15	1/15	1/15	1/15	1/10	1/6
Electric Range*	1/15	1/15	1/15	1/15	1/15	1/12
Refrigerator	1/15	1/15	1/15	1/15	1/15	1/12
Washing Machine	1/15	1/15	1/15	1/15	1/10	1/10
Dryer	1/15	1/15	1/15	1/15	1/12	1/10
Sewing Machine and Case	1/25	1/20	1/25	1/20	1/25	1/20
Fire Extinguisher	1/20	1/3	1/20	1/3	1/20	1/20
Vacuum Cleaner	1/15	1/15	1/15	1/15	1/15	1/12
Heater/Fan	-	1/15	-	1/15	-	-
Ironing Board and Pad	1/20	1/15	1/20	1/15	1/17	1/10

Table 19 (continued)

REPLACEMENT RATES FOR HOME FURNISHINGS AND EQUIPMENT

Item	Quantity Standards: One Person FBG	One Person BGE	Two Person FBG	Two Person BGE	Four Person FBG	Eight Person FBG
Bathroom Accessories						
Laundry Hamper	1/15	1/15	1/15	1/15	1/12	1/10
Bathroom Scale	1/15	1/15	1/15	1/15	1/12	1/10
Towel Bars (2)	1/20	1/20	1/20	1/20	1/20	1/20
Space-Saver Shelf Unit	1/20	1/20	1/20	1/20	1/20	1/20
Wooden Drying Rack	1/20	1/20	1/20	1/20	1/20	1/20
Waste Basket	1/10	1/10	1/10	1/10	1/5	1/5
Portable Soap Dish	1/10	1/15	1/10	1/15	1/5	1/5
Toilet Brush and Stand	1/10	1/15	1/10	1/15	1/5	1/5
Household Linens						
Pillows	1/10	1/10	1/5	1/5	2/5	4/5
Pillow Cases, pair	1/4	1/5	1/2	2/5	1	2
Bath Towels (2)	1/6	1/5	1/3	2/5	2/3	4/3
Hand Towels (2)	1/6	1/5	1/3	2/5	2/3	4/3
Washcloth (2)	1/6	1/5	1/3	2/5	2/3	4/3
Shower Curtains	1/10	1/10	1/10	1/10	1/5	1/5
Window Covering - Curtains	1/10	1/10	1/10	1/10	1/5	1/5
Rubber Tub Mat	1/10	1/10	1/10	1/10	1/5	1
Bath Mats	1/10	1/10	1/10	1/10	1/5	1
Tea Towels (6)	1/4	1/5	1/2	2/5	1	2
Dish Cloths (6)	1/4	1/5	1/2	2/5	1	2
Table Cloths	1/10	1/5	1/10	2/5	1/5	1
Table Protector	1/10	1/5	1/10	1/5	1/5	1
Place Mats (6)	1/10	1/5	1/10	2/5	1/5	1
Table Napkins	1/10	1/5	1/10	2/5	1/5	1
Oven Mitts/Pot Holders	1/10	1/5	1/10	1/5	1/5	1/5
Adult Bedroom						
Double Metal Frame/Head Board	1/20	1/20	1/20	1/20	-	-
Box Spring and Mattress	1/15	1/15	1/15	1/15	-	-
Double Dresser	1/20	1/20	1/20	1/20	-	-
Night Tables (2)	1/20	1/20	1/20	1/20	-	-
Table Lamps (2)	1/15	1/15	1/15	1/15	-	-
Framed Mirror	1/20	1/20	1/10	1/20	-	-
Bench or Chest	1/20	1/20	1/20	1/20	-	-
Area Rug	1/15	1/15	1/15	1/15	-	-
Runners (2) - 6' x 27"	-	1/15	-	1/15	-	-
Mattress Pad - double	1/10	1/10	1/10	1/10	-	-
Sheets, pair (double)	1/2	1/5	1/2	2/5	-	-

Table 19 (continued)

REPLACEMENT RATES FOR HOME FURNISHINGS AND EQUIPMENT

Quantity Standards

Item	One Person		Two Person		Four Person	Eight Person
	FBG	BGE	FBG	BGE	FBG	FBG
Adult Bedroom (continued)						
Blankets:	1/10	1/10	1/10	1/10	-	-
- lightweight (double)	1/10	1/10	1/10	1/10	-	-
- thermal (double)	1/10	1/10	1/10	1/10	-	-
Quilted Bedspread (double)	1/15	1/15	1/15	1/15	-	-
Window Covering/Draperies	1/5	1/15	1/5	1/15	-	-
Sheer Curtains						
	Number of Children					
Children's Bedroom	1	2	3	4	5	6
Single Metal Frame	1/20	1/10	1/8	3/20	1/6	1/5
Box Spring and Mattress	1/15	1/8	2/13	3/16	2/9	1/4
Single Dresser	1/20	1/10	1/8	3/20	1/6	1/5
Desk - 18" x 36"	1/20	1/9	1/7	1/6	3/14	1/4
Night Table	1/20	1/10	1/8	3/20	1/6	1/5
Desk Lamp	1/15	1/10	1/8	3/20	1/6	1/5
Chromed Desk Chair	1/15	1/9	1/7	1/6	3/14	1/4
Area Rug (small rugs) (2)	1/20	1/10	2/15	1/6	2/9	1/4
Mattress Pad (twin)	1/10	1/5	1/5	1/5	1/5	1/5
Sheets, pair (twin)	1/2	1	3/2	2	5/2	3
Blankets:						
- lightweight (twin)	1/5	1/3	1/2	2/3	5/6	1
- thermal (twin)	1/5	1/3	1/2	2/3	5/6	1
Quilted Bedspread (twin)	1/10	1/3	1/2	2/3	5/6	1
Window Covering/Draperies	1/15	1/8	2/13	3/16	2/9	1/4
Sheers	1/5	1/3	3/7	1/2	5/9	2/3

* Budget costs apply only in the case of homeowners.

FBG -- Family Budget Guide (Rates for non-elderly persons)

BGE -- Budget Guide for the Elderly (Rates for elderly persons)

HOUSEHOLD OPERATION

Amounts required for all items for household operation were developed through analysis of other budget standards. In addition, studies of family consumption and expenditures were consulted in making judgements of quantities required.

Previous editions of the Guides have specified a launderette service for households with one or two persons. This is no longer the case. All households are now allocated a washer and a dryer in the home-furnishings section for reasons of greater economy.

Table 20
STANDARD COST OF HOUSEHOLD OPERATION

Family Size	Year $	Month $	Week $
One person	102.06	8.51	1.97
Two persons	176.48	14.70	3.39
Three persons	222.37	18.53	4.27
Four persons	268.27	22.36	5.16
Five persons	298.87	24.90	5.75
Six persons	329.91	27.49	6.34
Seven persons	360.43	30.03	6.94
Eight persons	391.58	32.63	7.53
Nine persons	422.03	35.17	8.12
Ten persons	452.40	37.70	8.70

Table 21

• QUANTITY STANDARD FOR HOUSEHOLD OPERATION

Item	One person	Two persons	Four persons	Eight persons
Laundry, Cleaning & Maintenance Supplies				
Detergent powder (3 l.)	3	6	10	13
Detergent liquid (1 l.)	4	7	12	16
Starch, spray (20 oz.)	1	2	3	5
Bleach (3.6 l.)	2	4	6	8
Scouring powder (14 oz.)	7	12	17	22
Scouring pads (box of 3)	3	6	9	12
Floor wax (27 oz.)	2	3	4	5
Light bulbs	10	12	18	24
Other*	(25% of above)			
Paper Supplies				
Serviettes (box of 240)	3	4	5	9
Toilet paper (420 sheet roll)	30	60	96	168
Paper towels (pkg. of 2 x 60 x 2 ply)	3	5	7	8
Other**	(Represents 33% of paper items above)			

*Includes cleaning equipment, tools, mending supplies, etc.

**Includes wraps, foils, tapes, glues, string, etc.

NOTE: Dry cleaning costs are included under the Clothing standard.

CLOTHING

1. While the food categories are based on scientific nutritional standards, there are no such standards for clothing. The standards developed by the two clothing committees parallel or supplement one another. There are no "differences". The two clothing budgets involve the selection of some 250 items of dress, distributed over 21 age, sex and activity groups. These are selected for children, active adults and the elderly in accord with seasonal requirements at moderate replacement costs and of sufficient variety and quality to assure physical comfort and social ease. The standards are recognized to be matters of judgement since beyond an indeterminable utility component, clothing is largely social.

Basic objectives in the development of the standard for clothing were low cost, durability, and consistency with apparent trends in clothing customs today. Guidance for the development of the standard was found in studies of actual family practices with respect to clothing. Making it at home or acquiring it as gifts or hand-me-downs were analyzed, item by item, in forming committee judgements as to clothing purchases required to maintain an adequate clothing stock, suitable for the Toronto climate and consistent with current usage.

Major considerations include:

(a) Hygiene requirements - There must be sufficient clothing so that personal cleanliness can be maintained, assuming one-half laundry load per person weekly. (For families of two or more children, this is the equivalent of laundry done twice weekly.)

(b) Growth needs - Sufficient clothing is provided for young children and teen-agers so as to maintain a reasonable fit.

(c) Social acceptability - Clothing needs are largely socially determined accordingly, actual family clothing practices provided the guidance for clothing needs. Judgements were

made with recognition of special clothing needs - such as the teen-ager, for whom clothing is important socially, and the employed person.

The clothing requirements for employed women assume a clerical position or other job where ordinary dress is used.

In addition to the regular clothing budget, provision is made for special clothing for pregnant women and for infants.

2. The clothing inventory for active adults and for retired persons is practically the same. For the latter, however, replacement rates are generally lower resulting in lower budget costs. These "differences" need no special justifications.

3. The Budget Guide for the Elderly clothing committee felt compelled to offer a number of observations respecting difficulties in the development of a clothing standard for elderly persons.

(a) The Committee noted that dress manufacturers do not pay marked attention to the requirements and preferences of older persons, especially of women. There are few stores, for example, that carry half sizes, the obvious trend being to serve the youth market. The Committee felt that it would be useful to set down some requirements in style, cut and quality that have special reference to elderly persons.

(b) While growth at this age is no longer a factor, garments should be designed to accommodate changes in physique which come with age and should be proportional to the elderly figure. Such changes are more pronounced in women than in men. Thus, garments require a shorter trunk and narrow shoulders relative to abdominal and hip width in dresses and coats, and larger collars in

shirts. Extra length should be provided in the upper part of the back to accommodate rounded shoulders and stopped posture.

(c) Dresses should be enlarged at the waist and styled so as to draw attention away from it and with an indefinite waist line or none at all. Styling should note that belts are difficult to keep in place without a natural waist line.

(d) Women's dresses also should be designed with lower bust line with a special type of bra.

(e) All garments should be designed so that the elderly may dress without reaching to the back or extending the arms over the head. Garments that can be put on as a coat or stepped into facilitate dressing.

(f) Girdles should be designed so as to support sagging muscles rather than to construct the figure. Zippers are easier to manipulate than small hooks.

(g) Trousers for men should be enlarged at the waist and shortened in the back. Coats should be enlarged at the waist but not in the shoulders.

(h) Shoes should be well-designed with good arch support and well-balanced as walking becomes more uncertain. Preferably, they can be stepped into without bending. They should be long enough to allow full movement of toes with a straight inner line of foot.

(i) What is needed in general are attractive, mature styles in a low price range and adapted to leisure. Older persons tend to buy more conservative and durable clothing. While paying less attention to current

fashions, appearance remains important. Apartment living, for example, provides new social situations. Colours should be soft. Fabrics should provide maximum warmth and coverage with limited weight. Materials used in dresses, shirts and undergarments should be soft and with soft seams so as not to produce irritation.

(j) All clothing should be easy to care for since many elderly must look after their own laundry.

In view of such and other requirements it will be recognized that it is difficult to find a choice of clothing for this age group. Thus, the need to alter purchased clothing must always be anticipated, more often and easier with respect to women's garments than for men's.

4. This issue of the Budget Guides has benefitted from considerable assistance from buyers for three department stores in providing detailed specifications as to fabrics, style and workmanship. These buyers have attempted to provide specifications for items that are popular, of good quality, comfortable and of modest cost. While these detailed standards will have to be changed from time to time to reflect changes in fashion, fabrics and so forth, it is felt that they provide an adequate basis for replicating the costs in the Budget Guides at future dates.

5. This revision of the clothing budget has avoided substantive changes in clothing inventories which in any event would be a task for specialist committees. There should be no marked changes in basic clothing costs from the current budgets to the next.

6. The development and maintenance of specifications requires much expertise and technical knowledge which has been supplied in the past by special committees. Even the limited revision carried through at this time has shown again the need for the Social Planning Council to have continuing access to the expertise of such a body or bodies.

Available C.P.I. specifications are sometimes useful but in the main, do not cover the range and levels of purchases of Guides clothing. Alternatively we might decide to rely on consumer choices except that there is a near total lack of the detailed data required. For example, what type, make, in what materials, at what income level do Toronto women on the average buy a raincoat or how often do they replace them? It is evident that clothing inventories need to be determined by a variety of assumptions and methods.

7. In the selection of items of clothing stress has been on the functional with due regard for social ease and acceptability. Dress practices, however, are subject to prevailing styles and materials which determine in great detail what is available.

Among significant changes in recent years has been increasing informality of dress for any occasion, the use of coordinates, pant suits, slacks, leisure suits, jeans and denims, corduroys and drip-dry garments. Woollen sports jackets currently are less available and are replaced by synthetic blazers, dress slacks by jeans, skirts by pant suits, etc.

There is a continued displacement of pure wools and cottons by synthetics, acrilan, polyester, dacrons, orlons, nylons and blends. Cost differences are often those of style and workmanship rather than in materials.

These fibres are easily cared for, durable, lightweight, versatile and relatively low cost. These qualities affect replacement rates.

8. The clothing requirements for employed women assume a clerical position, or other job where ordinary dress is used.

9. The clothing budget represents average annual expenditures required to purchase sufficient clothing to maintain an adequate stock of clothing, or costs of replacement. The annual replacement rates of clothing and the basic stocks are shown in Table 23 for specified age-sex groups and by employment status. Standards for dry cleaning and shoe repairs are shown in

Table 24. Laundry costs, which cover both clothing and household supplies, are included in the section on Household Operation.

10. In addition to the regular clothing budget, provision is made for special clothing and related needs for pregnant mothers and for infants. As costs for maternity clothes and for infant layettes are non-recurring, these have been separately identified. The standard for maternity clothes and infant needs may be found in Table 23.

Note: The Textile Labelling Act, effective December 1, 1972, requires labels on textile goods to give fibre content by generic name and by percentage composition by weight. Information about this Act can be obtained from the Department of Consumer and Corporate Affairs. A comprehensive fact sheet on fabric characteristics, common uses and care is also available from:

Canadian Textiles Institute
1002 Commerce House
1080 Beaver Hall Hill
Montreal, Quebec, H2Z 1T6

Table 22

STANDARD COSTS FOR PURCHASE AND SERVICING OF CLOTHING*

Sex and Employment Status	Year $	Month $	Week $
Infant**			
Birth to 5 months	712.70	(5 month period)	
6 months - 1 year	312.31	(7 month period)	
Boy			
1, under 2	180.38	15.03	3.47
2, under 4	204.51	17.04	3.93
4 - 6	230.95	19.25	4.44
7 - 11	297.40	24.78	5.72
12 - 14	351.09	29.26	6.75
15 - 18	482.72	40.23	9.28
Girl			
1, under 2	194.36	16.20	3.74
2, under 4	221.51	18.46	4.26
4 - 6	247.97	20.66	4.77
7 - 11	350.75	29.23	6.75
12 - 14	469.07	39.09	9.02
15 - 18	689.00	57.42	13.25
Man			
Blue Collar	586.67	48.89	11.28
White Collar	647.83	53.99	12.46
Elderly	357.30	29.77	6.87
Woman			
Employed	730.56	60.88	14.05
Homemaker	545.90	45.49	10.50
Elderly	381.99	31.83	7.35
Maternity**	237.88	-	-

*Includes 7 per cent Ontario retail sales tax, where applicable, and dry cleaning and shoe repair.

**For subsequent pregnancies and infants, only 25 per cent of the respective amounts shown would need to be reallocated. Infant costs include non clothing costs of $489.35 (0 - 5 months) and $194.48 (7 - 12 months).

Table 23

CLOTHING STANDARDS

Suggested Wardrobe for Moderate Income Men

Articles of Clothing (Regular Men's Sizes)	If a Blue Collar Worker		If a White Collar Worker		Elderly	
	Stock	Replacement	Stock	Replacement	Stock	Replacement
Outerwear						
Coat, winter	1	1/5	1	1/5	1	1/5
Winter jacket or parka	1	1/5	1	1/5	-	-
Rain or all-purpose coat	1	1/5	1	1/5	1	1/7
Light jacket or windbreaker	1	1/3	1	1/3	1	1/4
Suit (2 pieces)	1	1/3	2	1/2	1	1/5
Sports jacket	1	1/3	2	1	2	1/3
Slacks, dress	1	1/2	3	2	2	1/2
Slacks, casual	2	1	2	1	2	1
Work pants	3	2	1	1/2	-	-
Shirts, dress	2	1	4	2	3	1
Shirts, casual, long-sleeves	3	2	3	2	3	1
Shirts, casual, short-sleeves	1	1	1	1	1	1/2
Work shirts	3	2	1	1/2	-	-
Jerseys, T-shirts	1	1	1	1	1	1/2
Sweaters, cardigan or jacket type	1	1/3	1	1/4	2	1/3
Sweaters, pullover	2	1	2	1/2	-	-
Shorts	2	1/3	2	1/3	1	1/5
Bathing suit	1	1/3	1	1/3	1	1/5
Undergarments						
T-shirts or vest	3	3	3	2	3	1
Shorts/briefs	4	2	4	2	4	2
Drawers, ankle-length	1	1/2	1	1/2	2	1
Pyjamas	2	2/3	2	2/3	3	2/3
Bathrobe	1	1/7	1	1/7	1	1/7
Footwear						
Shoes, dress	1	1/2	2	1	2	1/2
Shoes, casual	1	1/2	1	1/2	1	1/3
Snowboots	1	1/2	1	1/3	1	1/5
Rubbers or rubber boots	1	3/4	1	3/4	1	1/3
Slippers	1	1/3	1	1/3	1	1/2
Workboots	1	3/4	-	-	-	-
Socks, light	4	4	4	6	4	4
Socks, heavy	3	3	1	1	2	2
Miscellaneous						
Scarf, winter	1	1/3	1	1/3	1	1/4
Gloves, dress	1	1/3	2	2/3	1	1/3
Gloves, work	1	1	-	-	-	-
Mitts	1	1/2	1	1/2	1	1/3
Belts	2	1/3	2	1/3	1	1/4
Ties	2	1	4	3	3	1
Winter Hat	1	1/2	1	1/2	1	1/4
Umbrella	-	-	-	-	1	1/5
Suspenders	-	-	-	-	1	1/2
Handkerchiefs (linen)	-	-	-	-	12	3

Table 23 (continued)

CLOTHING STANDARDS

Suggested Wardrobe for Moderate Income Women

Articles of Clothing (Misses' Sizes)	Employed		Housewife		Elderly	
	Stock	Replacement	Stock	Replacement	Stock	Replacement
Outerwear						
Coat, winter	1	1/3	1	1/4	1	1/4
Jacket, winter	1	1/5	1	1/5	-	-
Rain or all-purpose coat	1	1/3	1	1/3	1	1/5
Suit or pantsuit	2	1	1	1/2	1	1/5
Dresses: Winter "dressy"	2	1	1	2/3	1	1/3
Winter casual	2	1	1	1/2	1	1/2
Summer "dressy"	2	1	2	2/3	2	1/2
Summer casual	3	1	2	3/2	2	1
Skirt, summer	1	1/2	1	1/3	1	1/3
Skirt or jumper, winter	2	1	1	1/2	1	1/3
Blouse, long-sleeve	3	3/2	1	1/2	2	1/3
Blouse, short-sleeve or sleeveless	1	1/2	1	1/3	1	1/5
Jerseys, summer T-shirts	1	1/2	2	1	1	1/2
Sweater, pullover	2	1	1	1/2	-	-
Sweater, cardigan	1	1/2	1	1/2	2	1
Slacks/Jeans	2	2/3	3	3/2	2	1/2
Shorts	1	1/4	2	1/2	1	1/5
Bathing Suit	1	1/2	1	1/2	1	1/5
Undergarments						
Panties	6	3	4	2	5	2
Bras	3	1	2	1	2	1
Girdles, corsets	1	1	1	1	1	1/2
Vests	1	1/3	1	1/3	2	1/3
Full-slip	1	1	1	1/2	1	1/3
Half-slip	1	1	1	1/2	1	1/3
Pyjamas/Nightgowns	3	2/3	3	2/3	3	2/3
Bathrobe, winter	1	1/5	1	1/3	1	1/5
Bathrobe, summer	1	1/5	1	1/3	1	1/5
Footwear						
Shoes, heels "dressy"	2	1	1	1/2	2	1/2
Shoes, casual (worn with slacks)	1	1/2	1	1	1	1/2
Shoes, sandals	1	1/2	1	1/2	-	-
Slippers	1	1/2	1	1/2	1	1/2
Snowboots	1	1/2	1	1/3	1	1/5
Rainboots or rubbers	1	1/2	1	1/3	1	1/5
Socks	2	2	2	2	1	1
Leotards	1	1/2	1	1/2	-	-
Panty Hose	4	24	2	8	2	8
Sheer Knee-his	2	2	1	1	1	1
Accessories						
Gloves	1	3/4	1	1/2	1	1/3
Mitts	1	3/4	1	1/2	1	1/3
Scarf, winter	1	1/3	1	1/2	1	1/3
Scarf, light	2	2/3	1	1/2	1	1/3
Bag	1	1/3	1	1/3	1	1/5
Hats, winter and summer	1	1	1	2/3	1	1/3
Umbrella	-	-	-	-	1	1/5

Table 23 (continued)

CLOTHING STANDARDS

Suggested Inventory for Infants

		Purchases from birth to 6 months	Purchases from 6 to 12 months
Furniture	COST:	$331.05	$133.39
Crib and mattress		1	-
Toilet chair or seat		-	1
Bath tub		1	-
High chair		-	1
Play pen		1	-
Carriage or stroller		1	-
Car seat		1	1
Snugli		1	-
Personal Care and Recreation	COST:	$91.92	$61.09
Toys		4	4
Diaper pail		1	-
Diaper pins (large)		4	4
Absorbent cotton, box or bag		6	4
Soap, cake		6	6
Baby oil, bottle		4	3
Hair brush and comb		-	1
Powder, large		3	3
Nursing set (35 pieces)		1	-
Bedding and Linen	COST:	$82.94	$20.52
Receiving blanket		3	-
Lap pad		4	-
Crib sheet (fitted)		3	1
Rubber sheet		1	1
Bath towel (hooded)		2	-
Wash cloth		2	2
Blanket (crib size)		2	-

Maternity Clothes

Item	Quantity
Outerwear	
Dress	1
Overblouse	2
Slacks	2
Jumper	1
Undergarments	
Maternity panties	3
Support hose	3
Maternity bra	2
Sleeping garments	2

Table 23 (continued)

CLOTHING STANDARDS

Suggested Wardrobe for Infants Under 1 Year Old

	Purchase from Birth to 6 Months	Purchase from 6 to 12 Months
Set: sweater, booties, bonnet	2	-
Sweaters	-	2
Sleepers	3	2
Shirts	4	4
Nightgowns	3	-
Bunting bag or suit	1	1
Bib	3	3
Socks	2	3
Shoes	1	1
Cloth diapers, per dozen	3	1
Disposable diapers, pkg. 48	2	2
Plastic pants	3	3
COST:	$140.41	$97.31

Table 23 (continued)

CLOTHING STANDARDS

Suggested Wardrobe for Young Girls

Articles of Clothing	1, under 2 Stock	1, under 2 Replacement	2, under 4 Stock	2, under 4 Replacement	4 - 6 Stock	4 - 6 Replacement
Outerwear						
Snowsuit (2 pieces with hood)	1	1	1	1/2	1	1/2
Lightweight jacket or coat	1	1/2	1	1/2	1	1/2
Coat, winter	-	-	-	-	1	1/2
Dress, summer	1	1	1	1	1	1
Dress, winter	1	1/2	1	1/2	1	1/2
Suit (2 pieces, top and pants)	1	1/2	1	1/2	1	1/2
Jeans	-	-	1	1	2	3/2
Overalls	3	2	2	1	-	-
Slacks	-	-	1	1	2	2
Skirts	-	-	-	-	1	1/2
Jumpers	-	-	1	1/2	1	1/2
Blouses	-	-	1	1/2	1	1/2
Jerseys (long-sleeve T-shirts)	2	4/3	2	3/2	2	4/3
Jerseys (short-sleeve T-shirts)	2	4/3	2	3/2	2	4/3
Sweater, pullover	1	1	1	1	1	1
Sweater, cardigan	1	1	1	1	1	1
Sunsuit or Sundress	2	1	-	-	-	-
Shorts	-	-	2	1	2	1
Bathing Suit	-	-	1	1	1	1/2
Undergarments						
Waterproof pants	3	3	3	1	-	-
Training pants	4	3	-	-	-	-
Panties (or training pants)	-	-	4	4	4	4
Vests	2	1	2	1	2	1
Sleeper	3	2	3	2	-	-
Pyjamas/Nightgown	-	-	-	-	3	3/2
Bathrobe	-	-	-	-	1	1/2
Disposable Diapers (pkg. 48)	1	1	-	-	-	-
Cloth Diapers (box of 12)	1	1	-	-	-	-
Footwear						
Shoes, dress	-	-	-	-	1	1/2
Shoes, casual	1	2	1	2	1	1
Shoes, canvas (running)	-	-	1	2	1	1
Slippers	-	-	1	1	1	1/2
Overshoes/Snowboots	1	1	1	1	1	1
Rainboots or Rubbers	-	-	1	1	1	1
Leotards	2	2	2	2	3	3/2
Socks (ankle or short)	3	3	2	2	2	2
Socks (knee-high)	-	-	3	3	3	3
Miscellaneous						
Scarf	1	1	1	1/2	1	1
Bib	2	1	1	1	-	-
Mitts	2	1	2	1	2	4/3
Sunhat	1	1	1	1	1	1
Hat, winter	1	1	1	1	1	1

Table 23 (continued)

CLOTHING STANDARDS

Suggested Wardrobe for Young Boys

Articles of Clothing	1, under 2		2, under 4		4 - 6	
	Stock	Replacement	Stock	Replacement	Stock	Replacement
Outerwear						
Snowsuit (2 pieces with hood)	1	1	1	1/2	1	1/2
Heavy jacket or coat	-	-	-	-	1	1/2
Light jacket or coat	1	1/2	1	1/2	1	1/2
Raincoat	-	-	-	-	1	1/3
Suit (2 pieces, top and pants)	2	1	2	1	1	1/2
Sports jacket/Blazer	-	-	-	-	1	1/2
Jeans	-	-	3	2	3	2
Overalls	3	2	-	-	-	-
Pants/Slacks	-	-	1	1	2	2
Jerseys (long-sleeve T-shirts)	2	4/3	2	3/2	2	4/3
Jerseys (short-sleeve T-shirts)	2	4/3	2	3/2	2	4/3
Shirts	-	-	1	1	2	2
Sweater, pullover	1	1	1	1	1	1
Sweater, cardigan	1	1	1	1	1	1
Sunsuit	2	1	-	-	-	-
Shorts	-	-	2	1	2	1
Bathing suit	-	-	1	1	1	1/2
Undergarments						
Waterproof pants	3	3	3	1	-	-
Training pants	4	3	-	-	-	-
Brief (or training pants)	1	1	4	4	4	3
Vests/Undershirts	2	1	2	1	2	1
Drawers/Long underwear	-	-	1	1	1	1
Sleeper	3	2	3	2	-	-
Pyjamas	-	-	-	-	3	3/2
Bathrobe	-	-	-	-	1	1/2
Disposable Diapers (pkg. 48)	1	1	-	-	-	-
Cloth Diapers (box of 12)	1	1	-	-	-	-
Footwear						
Shoes	1	2	1	2	1	1
Shoes, Canvas (running)	-	-	1	2	1	1
Slippers	-	-	1	1	1	1/2
Overshoes/Snowboots	1	1	1	1	1	1
Rainboots/Rubbers	-	-	1	1	1	1
Socks	6	6	6	6	6	6
Miscellaneous						
Scarf	1	1	1	1/2	1	1
Mitts	2	1	2	1	2	4/3
Hat, winter	1	1	1	1	1	1
Sunhat	1	1	1	1	1	1
Bib	2	1	1	1	-	-
Belt	-	-	-	-	1	1/3

Table 23 (continued)

CLOTHING STANDARDS

Suggested Wardrobe for Boys Age 7 to 18 Years

Articles of Clothing (Boys Sizes)	7 - 11		12 - 14		15 - 18	
	Stock	Replace-ment	Stock	Replace-ment	Stock	Replace-ment
Outerwear						
Heavy jacket (winter)	1	1/2	1	1/3	1	1/3
Snow or Ski Suit	1	1/2	-	-	-	-
Ski pants	-	-	1	1/2	1	1/2
Light jacket (summer)	1	1/2	1	1/2	1	1/3
Raincoat	1	1/4	1	1/4	1	1/4
Suit (jacket and pants)	-	-	1	1/2	1	1/2
Sports jacket or blazer	1	1/2	1	1/2	1	1/2
Slacks, dress	1	1	1	1	1	1
Jeans, Denim	3	2	3	3/2	3	3/2
Slacks, casual, not Denim	1	2/3	1	1/2	1	1/2
Dress shirt	2	1	2	1	2	1
Casual shirts	4	3	4	3	4	3
Jerseys (short-sleeve T-shirts)	3	2	3	2	3	1
Pullover sweaters	2	1	2	1	2	1
Shorts	2	1	2	1	2	1
Bathing suit	1	1/2	1	1/2	1	1/2
Undergarments						
Briefs	5	4	5	4	5	4
Drawers/long Underwear	1	2/3	1	1/2	1	1/2
Undershirts	3	2	3	3/2	3	3/2
Footwear						
Shoes, dress	1	2/3	1	1/2	1	1/2
Shoes, casual	-	-	1	1	1	1
Shoes, sneakers or "joggers"	2	1	1	1	1	1
Rain Boots/Rubbers	1	1/2	1	1/2	1	1/2
Snow Boots	1	2/3	1	1/2	1	1/2
Slippers	1	1/2	1	1/2	1	1/3
Socks, light	4	4	4	4	4	4
Sports Socks	4	2	4	2	4	2
Heavy boot Socks	1	1	1	1/2	1	1/2
Miscellaneous						
Pyjamas	2	2/3	2	1/2	2	1/2
Bathrobe	1	1/3	1	1/4	1	1/4
Belt	1	1/3	1	1/4	1	1/4
Winter Scarf	1	1/2	1	1/2	1	1/2
Mitts or Gloves	2	4/3	2	1	2	1
Winter Hat	1	1/2	1	1/2	1	1/2

Table 23 (continued)

CLOTHING STANDARDS

Suggested Wardrobe for Girls Age 7 to 18 Years

Articles of Clothing (Girls' Sizes)	7 - 11		12 - 14		15 - 18	
	Stock	Replacement	Stock	Replacement	Stock	Replacement
Outerwear						
Coat, heavy	1	1/3	1	1/3	1	1/3
Jacket, heavy	-	-	1	1/2	1	1/3
Snowsuit (2 piece)	1	1/3	-	-	-	-
Ski pants	-	-	1	1/2	1	1/2
Rain or all-purpose coat	1	1/2	1	1/3	1	1/3
Jacket, light	1	1/2	1	1/2	1	1/2
Dress, summer	1	1	2	3/2	2	3/2
Dress, winter	2	1	2	3/2	2	2
Blouse	4	3	4	3	4	3
Skirt, summer	1	1	2	1	2	1
Skirt or jumper, winter	2	3/2	2	3/2	2	3/2
Slacks, all year	2	4/3	2	1	2	1
Jeans	2	4/3	2	1	2	1
Sweater, cardigan	1	2/3	2	1	2	1
Sweater, pullover	1	2/3	2	1	2	1
Jerseys, T-shirts	2	1	2	1	2	1
Shorts	2	1	2	1	2	1
Bathing suit	1	2/3	1	1/2	1	1/2
Undergarments						
Panties	5	5	4	4	4	4
Vests	3	3/2	-	-	-	-
Bras	-	-	2	1	2	2
Slips	1	1/2	2	1	2	2
Footwear						
Shoes, dress	1	2/3	1	1/2	1	1/2
Shoes, casual (worn with slacks)	1	1	1	1	1	1
Shoes, running	2	1	1	1	1	1
Shoes, sandal	-	-	1	1/2	1	1/2
Slippers	1	1/2	1	1/2	1	1/3
Snowboots	1	2/3	1	1/2	1	1/2
Rainboots or rubbers	1	2/3	1	1/2	1	1/2
Leotards	4	2	1	1/2	1	1/2
Panty hose	-	-	3	9	3	9
Socks, knee-high	2	2	2	2	2	2
Socks, ankle	3	3	3	3	3	3
Miscellaneous						
Pyjamas/Nightgowns	2	2/3	2	2/3	3	2/3
Bathrobe	1	1/3	1	1/3	1	1/4
Belt	-	-	1	1/3	1	1/2
Gloves or Mitts	3	2	2	1	2	1
Scarf, winter	1	2/3	1	1/2	1	1/2
Scarf, light	-	-	1	1/2	1	1/2
Hat, winter	1	1/2	1	1/2	1	1/3
Hat, summer	1	1/3	1	1/3	1	1/3
Purse or handbag	-	-	1	1/3	1	1/3

Table 24

QUANTITY STANDARDS AND COSTS FOR DRY CLEANING AND SHOE REPAIRS

	Boy			Man		
	7 - 11	12 - 14	15 - 18	White Collar	Blue Collar	Elderly
Dry Cleaning	($5.26)	($11.93)	($22.89)	($31.17)	($21.60)	($21.60)
Coats	1	2	2	2	2	2
Suits	-	-	1	2	1	1
Jackets	1	1	2	2	1	1
Slacks	-	2	2	3	2	2
Shoe Repairs	($6.32)	($17.71)	($17.71)	($29.11)	($29.11)	($17.71)
Heels	1	1	1	1	1	1
Half Soles and Heels	-	1/2	1/2	1	1	1/2

	Girl			Woman		
	7 - 11	12 - 14	15 - 18	Employed	Housewife	Elderly
Dry Cleaning	($12.31)	($21.48)	($29.75)	($42.00)	($26.81)	($31.16)
Coats	2	3	3	3	2	2
Dresses	1	2	2	4	2	3
Skirts/Jumpers	3/2	2	2	2	1	1
Suits/Slacks	1/2	1	1	2	2	2
Shoe Repairs	($5.06)	($13.29)	($13.29)	($21.51)	($13.29)	($13.29)
Heels	1	1	1	1	1	1
Half Soles and Heels	-	1/2	1/2	1	1/2	1/2

Some Suggestions in Selecting Children's Clothing

Infants' Clothing

Select items that are
1) washable.
2) easy to put on and take off.
3) open the entire length of the garment or which have generous openings for the head.
4) not designed with drawstrings around the neck (e.g. nightgowns and bonnets).

Grip fasteners are handy and safe (buttons and tapes come loose, therefore, must be checked carefully).

Children's Clothing

1) Colour - pastels for infants.
   - bright colours for toddlers.

2) Construction - garments must withstand hard wear and frequent washing.
   - better made garments are cut more fully.
   - seams are generous, flat, closely and evenly stitched, overcast (unless flat felled or french).
   - bar-tacking, taped seams, and other re-inforcing details at such points of strain as placket ends, underarms of dresses, pocket corners of trousers, shoulder seams of T-shirts.
   - buttonholes closely stitched so they won't tear easily with a child's rough handling.

3) Design - patterned fabrics are practical (wrinkles and soil less noticeable).
   - patterns on fabric should be small and simple, e.g. dainty floral or animal motifs, miniature checks, stripes and plaids.
   - trimmings should be attractive, comfortable, washable, safe.
   - simpler styles encourage self-help.
   - no tight bands around arms, knees, waist, or between legs to hinder movements.

4) Fabrics - soft, absorbent, easy to care for, pliable, lightweight, no sizing present.

- some hardest wearing fabrics for children's clothes are corduroy, chambray, cotton covert, denim, cotton gabardine, poplin.
- denim in the 7 - 8 oz. weight is satisfactory but 10 oz. denim is longer wearing and warmer.
- corduroys are less expensive than wool for winter skirts and slacks, and also require little or no ironing, but are not quite as warm.
- wool-like acrylic fabrics (e.g. orlon, acrilan) are popular in children's clothing and are generally machine-washable and can be tumble-dried.
- blends - blends of polyester and wool are also warm, and easy to care for.
  - blends of polyester and cotton (65% polyester and 35% cotton; 50% polyester and 50% cotton) are the most universally popular and can be found in knits, wovens, and permanent press fabrics. The polyester provides durability and the cotton adds comfort to the fabric.
  - the presence of 20% synthetic fibre will appreciably increase wear-life and assist in shrinkage control (e.g. 80% cotton and 20% nylon; 80% wool and 20% orlon).
- knits - when selecting knits, look for firm, even knit (rounded, relaxed loops); avoid thick and thin spots.
  - doubleknits perform well without lining, but single knits need some kind of lining or backing to make them as serviceable as doubleknits in action clothes for children. Bonded single knits are stabilized so they retain their shape and size. Unbonded single knits are quite stretchy and light so are commonly used in hosiery and underwear because they conform to body contours.
  - acetate knits are not washable but a blend of 75% acetate and 25% polyester is machine-washable and soft to the touch.
- "sanforizing" or similar shrinkage control finishes are a must for washable fabrics. Less than 2% shrinkage is superior, 5% - 10% is acceptable.
- machine-washable wool yarns and fabrics are now available.
- wash-and-wear fabrics are of three general types:
  (a) cottons or rayons treated with a special "finish" to help them resist soiling and wrinkling.
  (b) wholly synthetic fibres, e.g. 100% nylon, 100% polyester, 100% acrylic.

(c) blends of cottons and synthetics. Generally speaking, where there is 65% or more of the synthetic fibre present, the fabric will have wash-and-wear properties, and will have good pleat and shape retention in laundering, e.g. 65% polyester and 35% cotton.

- care is needed when selecting leather-like fabrics: some are washable, some are dry-cleanable, and some are neither!
- fur-like fabrics are lightweight and warm. Many are washable; others must be dry cleaned.

5) Growth allowance - in such features as:

- stretch fabrics.
- deep hems in dresses and trouser cuffs.
- wide seams to withstand strain and allow for possible alteration.
- adjustable shoulder straps on overalls, jumpers and skirts.
- high, low or no waistline seams on dresses.
- pleats or gathers which can be adjusted.
- turn-up, adjustable cuffs on sleeves or legs of pants.
- two-piece outfits or separates which allow for greater length-wise body growth than do one-piece outfits.

6) Self-help features:

- front openings where possible; roomy neck openings.
- few and easy-to-use fasteners. Buttons are preferred to hooks and eyes and snaps. Buttons should be found, flat, medium-sized, as a 5¢ piece, with a grooved edge. Buttonholes in preference to thread loops.
- elastic inserts at waist rather than belts to tie.
- belts if present should be attached to avoid losing them.
- easy-to-reach pockets of usable size.
- identifying mark to distinguish front from back.
- flat facing rather than collar; detachable dickeys, collars and bibs.

7) Size: Canada Standard Sizes are a reliable guide as they provide uniformity of size according to a child's build, not age. Information on Canada Standard Sizes and how to measure for them is available from the Department of Consumer and Corporate Affairs.

8) Labels - should be securely sewn into the garment, and should clearly indicate:

(a) detailed information on fibre content of fabric or garment.

(b) laundering or cleaning instructions (in words or by means of a series of symbols).

HEALTH CARE

Personal expenditures for health care form a basic part of any family budget. However, the development of a typical budget which could be regarded as one reflecting the needs of all families, is difficult to develop because health care expenditures are directly related to the need for health care over which people have little control. Some families, for example, need a great deal of medical or dental care; others need very little in any given period of time.

The terms of reference exclude direct consideration of persons who are in need of chronic care requiring skilled attendance and those in homes for special care or institutions. However, most persons, including those over 65 years, enjoy relatively good health. Only about five per cent of senior citizens are in institutions. Another 10 to 15 per cent, perhaps, at any given time may have need of medical, hospital or supportive care.

Significant developments in Canada, particularly in the last two decades, such as the introduction of provincial plans providing "universality" of coverage in the hospital, medical and other health fields has, to a certain extent, removed many of the prior imponderable cost components involved in the budgeting for health care. In Ontario, a substantial growth in the extent of employer contribution and the provision of premium assistance to low income earners in respect of medical services insurance has further reduced the cost to many individuals of providing for ill health.

O.H.I.P.

Existing premium rates for health insurance coverage provided under the Ontario Health Insurance Plan (OHIP) for public ward level have been adopted as the standard on which the hospital and medical care component cost has been computed. Those over 65 years are no longer required to pay premiums in order to remain covered by OHIP. OHIP is also free for individuals with less than $3,000 taxable income and families with less than $3,500 taxable income. Partial assistance is available to individuals with from $3,000 to $4,500 and families with from $3,500 to $5,500 taxable income.

OHIP is available to all permanent residents of Ontario, and covers necessary medical care, 24 dental surgical procedures if carried out in-hospital, certain preventive procedures such as health examinations for school children, family planning and cancer detection, specified optometrical and limited chiropractic, osteopathic and podiatric services, as well as hospital insurance coverage including custodial care such as nursing homes and homes for the aged.

The costs and standards contained herein assume that OHIP provides complete coverage of medical costs. It should be noted, however, that this standard is increasingly difficult to maintain. Nearly 20 per cent of doctors now bill their patients above OHIP rates. This figure is much higher in the case of specialists.

Drugs

As of August 1st, 1975, all persons aged 65 years or over who receive Old Age Security and who have lived in Ontario for the past twelve months as Canadian Citizens or landed immigrants are eligible to receive free prescription drugs. This means prescriptions written by physician or dentist and filled in Ontario, and applies to any of the more than 1,500 drugs listed in Ontario's Drug Benefit Formulary. For the non-elderly, costs represent the annual premiums required for private coverage drug insurance plans.

Table 25

STANDARD COSTS OF HEALTH CARE NEEDS

	Non-Elderly		Elderly	
	Year	Month	Year	Month
Hospital & Medical (OHIP)				
Individual	$357.00	$29.75	-	-
Family of two or more	714.00	59.50	-	-
Prescription Drugs(1)				
Individual	81.89	6.82	-	-
Family of two	163.78	13.65	-	-
Family of three or more	221.11	18.42	-	-
Dental(2)				
Individual	101.25	8.44	$101.25	$8.44
Family of two	202.50	16.88	202.50	16.88
Family of three or more	253.04	21.09	-	-
Eye Care & Glasses				
Individual	-	-	39.80	3.32
Couple	-	-	79.61	6.63
Semi-Private Room Insurance(3)				
Individual	-	-	367.20	30.60
Couple	-	-	551.16	45.93
Medicine Chest Supplies				
1 - 2 persons	28.28	2.36	28.28	2.36
3 - 5 persons	52.88	4.41	-	-
6 or more persons	74.02	6.17	-	-
Other Health Care Needs(4)				
Individual	26.95	2.25	-	-
Family of two	53.91	4.49	-	-
Family of three or more	67.40	5.62	-	-

(1) Estimated full-cost standard, large-group drug insurance premium.

(2) Estimated premium rates if a universal prepaid governmental dental insurance plan were available. The premium rates for Greenshields "Plus 2" company dental care plan (100% coverage) are approximately $11.09/month per individual and $23.78/month per family.

(3) Premium rates are from Blue Cross's hospital insurance, which provides for a semi private room. Extended Health Care Insurance with Blue Cross costs about $370 for an individual and $634 for a couple annually. Both these programs are not always for public subscription.

(4) Includes glasses, private nursing services and health appliances. Costs for birth control would be additional to the above.

Dental Care

Employee group dental insurance plans are among the fastest growing health care plans in the last decade. Insurance of dental treatment has become prevalent in Ontario. While approximately 700,000 people in Ontario were covered by private dental plans in 1976, by early 1981 there were about 5,250,000 persons covered. Dental plans are, at present, only group plans offered through company participation and not available to individuals.

The major health care need of the elderly not covered through OHIP is dental care. Major studies indicate that the elderly have more problems than younger persons but that they are least concerned about them. Oral health is critical to over-all well-being affecting not just one's appearance but also one's ability to utilize the wide range of foods required for proper nutrition.

The committee emphasizes that unmet dental needs of the elderly are substantial and that a preventative education program aimed specifically at the older population is desperately required. The province of Alberta has established a denti-care program for residents 65 years and over.

The allocation for dental care is based on estimates of the cost if a universal prepaid governmental dental insurance plan were available. These estimates were originally provided by OHIP and have been subsequently increased by the Consumer Price Index for dental care in Canada. The resulting cost estimates closely parallel average Canadian dental costs.

By means of comparison, costs for a private dental plan (Greenshields Plus 2) are approximately $17.96 per month for individuals and $38.20 per month for families of two or more. This plan covers examinations, X-rays, fillings, extractions, root canal work, denture repairs but not dentures, orthodontic work or crowns, inlays or bridges.

Eye Glasses

The allocation for elderly persons for eye-glasses is based on a study of 26,000 Ontario residents 65 or over which found a utilization rate of 71 per cent. An estimated average expenditure is allocated to the budget for the elderly. The allocation for eye-glasses to non-elderly households is subsumed under Other Health Care Needs.

Medicine Chest

Medicine chest items or health aids are identical for both elderly and non-elderly households. Health committees consistently oppose self-medication beyond the items specified in Table 28 below.

Table 26

STANDARD FOR MEDICINE CHEST SUPPLIES

Supplies	1 - 2 persons	3 - 5 persons	6+ persons
Thermometer	1/3	1/2	1/2
Tweezers	1/3	1/2	1/2
Safety pins, large (pkg.)	1/2	1	3/2
Medicine glass	1/5	1/4	1/3
Eye cup	1/5	1/4	1/3
Antiseptic solution (6 oz.)	1	2	3
Petroleum jelly (3.5 oz.)	2	3.5	4.5
Aspirin (bottle of 100)	2	4	6
Vitamin A & D ointment (4 oz.)	1/3	1/2	1
Triangular bandage	1/6	1/5	1/4
2" bandage (10 yds.)	1/2	1	2
Sterile gauze (12 pads)	1	2	4
Absorbent cotton (medium pkg.)	1	2	3
½" Adhesive tape (5 yds.)	2	4	6

Other Health Care Needs

For non-elderly families, this category includes nominal allocations for glasses, private nursing services, appliances, and the like, calculated as a percent of OHIP costs.

Other Hospital Insurance

The health care budget for the elderly includes hospital insurance which provides for the additional cost of semi-private room. In some hospitals a private room is assigned to persons with semi-private insurance at no extra charge. This greater privacy reduces the noise and other distractions that could adversely affect the recovery of elderly persons after surgery or during serious illness. The premiums were from Blue Cross's hospital insurance.

PERSONAL CARE

The importance of personal care and physical hygiene for a person's self-conception, health, social relations, employment and other situations scarcely needs stressing.

The costs (Table 27) and standards (Table 28) for personal care are shown according to age, sex, and employment status and are based on judgements about current practices and expenditure studies.

The standards, developed in 1972, were modified somewhat to account for actual practices of the elderly. Members of two Senior Citizen's Clubs assisted in these judgments. For women this meant the addition of hairdryers and wigs. A more recent change in the standard reduced the number of haircuts for men, boys and children.

Individuals of all ages and sex are provided with a minimum of at least 15 per cent of itemized costs to cover "Miscellaneous" items. For the elderly, this miscellany accounts for 25 per cent, to allow sufficient leeway for variation in individual needs and expenditures.

Table 27

STANDARD COSTS FOR PERSONAL CARE NEEDS

Age-Sex-Activity Group	Year $	Month $	Week $
Child*			
1 year old	32.75	2.73	.63
2 - 5 years	65.51	5.46	1.26
6 - 11 years	72.13	6.01	1.39
Boy			
12 - 15 years	94.06	7.84	1.81
16+ years	154.21	12.85	2.96
Girl			
12 - 15 years	204.81	17.07	3.94
16+ years	251.83	20.99	4.84
Man			
Employed	169.50	14.13	3.26
Elderly	169.63	14.14	3.26
Woman			
Employed	265.09	22.09	5.10
Homemaker	258.08	21.51	4.96
Elderly	439.31	36.61	8.44

*Personal Care Standards for infants shown in Clothing Section.

Table 28

PERSONAL CARE STANDARD OF GOODS AND SERVICES
PER YEAR, BY AGE, SEX, ACTIVITY GROUPS*

Item	Child	
	2-5	6-11
1. Haircut - professional service	4	4
2. Cleansing tissue - box of 200 double	4	4
3. Toothbrush - child size	2	2
4. Toothpaste - 3 oz. tube	4	4
5. Toilet soap - hand size (4 oz.)	17	13
6. Hair brush and comb - child size	1/2	1/4
7. Shampoo - 8 oz. bottle	4	4

Item	Boys		Men	
	12-15	16+	Non-Elderly	Elderly
1. Haircut - professional service	6	9	9	9
2. Cleansing tissue - box of 200 double	5	5	5	-
3. Toothbrush - adult size	2	2	2	2
4. Toothpaste - 3 oz./100 ml.	4	4	4	4
5. Toilet soap - hand size (4 oz.)	13	13	13	13
6. Hairbrush and comb - reg. size	1/5	1/5	1/5	1/5
7. Shampoo - 8 oz./224 ml.	4	4	4	4
8. Nail brush and nail file	1/2	1/2	1/2	1/2
9. Razors - pkg. of 10	-	8	12	8
10. Shaving brush - reg.	-	1/2	1/2	-
11. Shaving cream - 11 oz. can	-	4	6	8
12. Miscellaneous items (deodorant, mouthwash, hair cream, hair blower, after shave lotion, etc.)	15% of above (1-12)	15% of above (1-12)	15% of above (1-12)	15% of above (1-12)

*If the purchase rate is more or less than whole number per year, quantities are shown in fractions, which indicate their normal durability and provide a means of pro-rating their cost to an annual basis. For example, a hairbrush lasting five years is shown as 1/5, i.e. one every five years, and 1/5 of the price is included in the annual cost.

Table 28 (continued)

PERSONAL CARE
PERSONAL CARE STANDARD OF GOODS AND SERVICES
PER YEAR, BY AGE, SEX, ACTIVITY GROUPS

Item	Girls and Women				
	12 - 15	16+	Employed	Homemaker	Elderly
1. Haircut - professional service	4	4	4	4	4
2. Shampoo & Set - professional	2	4	4	4	4
3. Permanent - professional	-	-	-	-	2
4. Home permanent	1	1	1	1	1
5. Home perm refil	-	-	1	1	1
6. Shampoo - 8 oz. bottle	4	4	4	4	4
7. Hair brush and comb	1/5	1/5	1/5	1/5	1/5
8. Bobby Pins, Clips, Rollers	-	-	-	-	1
9. Hairnet - pkg. of 2	-	-	-	-	2
10. Hairdryer	-	-	-	-	1/10
11. Wig	-	-	-	-	1/15
12. Cleansing tissue - box of 200	5	5	5	5	5
13. Toothbrush - regular	2	2	2	2	2
14. Toothpaste - 3 oz. tube	4	4	4	4	4
15. Toilet soap - hand size (4 oz.)	13	13	13	13	13
16. Nail brush & file	1/2	1/2	1/2	1/2	1/2
17. Bath Salts 448mg/1 lb.	-	-	-	-	1
18. Body Powder 448mg/1 lb.	-	-	-	-	1
19. Face Powder	-	-	-	-	1
20. Powder Puff - pkg. of 2	-	-	-	-	1
21. Facial Moisturizer 224ml/8 oz.	-	-	-	-	2
22. Lipstick	2	3	3	2	2
23. Foundation creme	-	2	2	2	-
24. Hand lotion - 4 oz.	1	1	2	3	2
25. Cleansing cream - 7 oz.	-	1	2	1	1
26. Sanitary napkins or tampons pkg. of 12	9	9	9	9	-
27. Miscellaneous (deodorant, shaving, mouthwash, perfume, cosmetics, etc.)	Represents 15 per cent of total personal care costs (items 1 - 17)				25% of Itemized costs

RECREATION - READING - COMMUNICATION

Among all areas of family expenditures, the largest increases in recent years have been for recreation. Actual recreational practice among families varies widely with a family's composition and stage in life cycle, as well as with the preferences and customs of the family and its members. Clearly no one standard of activities can reflect the diversity of preferences.

Common to the standards and costs outlined for the three types of budget families is a concern for social and physical development needs of both the family as a unit and individuals in terms of their age, sex, and preference. Reference was made to expenditure data, ownership patterns and participation rates in leisure activities by families.

The standard for recreation and related items is meant to provide an amount permitting a balanced set of activities capable of addressing these needs. It is recognized that people do tend to specialize in particular facets of recreation, and consequently may outspend the amount allocated for some items. Some "trading-off" of expenditures to concentrate on an area of preference is to be expected.

In all three budgets family costs provide for a one week rental of a housekeeping cottage. Note that vacation travel costs are shown under Transportation. While vacation food costs are included in the general food budget, some adjustments may be necessary.

Two Parent Families

The costs (Table 29) and standards (Table 32) for the family unit provide for a set of goods and services required by all families, regardless of size or composition. This includes such home entertainment items as a colour television, a portable AM/FM radio, a stereo record player, and a camera as well as the annual cost of a newspaper subscription. These costs are included under those for the family head.

The reading budget provides both the head and spouse with the annual cost of a magazine subscription and a few paperback books. It is assumed that the bulk of family reading tastes may readily be satisfied through public libraries.

The adult recreation budget allows for the purchase of phonograph records, photographic supplies, service and repair costs, admissions to movies and other entertainments, memberships, and other recreation activities (including hobbies, crafts, sports equipment and education). In addition, a proportion of the recreation budget is allocated for spending on gifts and contributions.

Standards and costs (Tables 30 and 31) for communication cover the basic monthly charge for a telephone, an allowance for long distance calls, plus nominal amounts for postage, writing paper and greeting cards.

The standards and costs for children are shown by age and include the purchase of a limited number of magazines and paperbacks. The recreation budget includes phonograph records, admissions to movies and other entertainments, memberships, toys and games, sports equipment, and other recreation activities (including hobbies, crafts and lessons). In the case of children, the communication costs are included as part of the budget allocation for gifts and contributions.

Single Parent Families

Family expenditure data shows that in 1978,* of all family types, single parent families spend the least on recreational activities. In fact, they spend less than half as much as traditional two parent families. The low income levels combined with unshared family responsibilities can lead to social isolation.

A major concern in developing the recreational standard has been to encourage social participation, as well as meeting the social and physical

*Urban Family Expenditure, 1978, Statistics Canada.

development needs of family members. The recreational needs of single parent families are at least as great as those of other families, and the standards are designed to reflect this.

The standards and costs for the family unit are identical with those listed for two parent families and are included under costs for the single parent.

The reading budget calls for two magazine subscriptions and the acquisition of several paperback books. Again, it is anticipated that the bulk of family reading tastes may readily be complemented through public libraries.

The single parent recreation budget parallels that for the two parent family with slightly higher standards for phonograph records, photographic supplies, admissions to movies and other entertainments representing the key differences.

Standards and costs for communication also parallel those for two parent families, the only difference being a slightly higher allocation for long distance calls.

The standards and costs for children are identical to those listed previously under two parent families.

Elderly Families

The Budget Guide for the Elderly committee originally labelled this section as POST RETIREMENT ACTIVITIES. This resulted from a concern that "recreation" or "leisure" had a different meaning than for younger families. As a budget item "recreation" tends to refer to ad hoc activities and expenditures which earlier in life were secondary to work, marriage, and family. The term "leisure" too seems inappropriate to the extent that it calls up an image of a carefree life that in reality has little to do with the elderly's constant battle of making ends meet.

For the elderly, leisure poses a problem of how to continue in or find involvements and interests which are meaningful substitutes for the changing relationships of an earlier life. As with other areas of daily functioning, there is an economic basis to the utilization of leisure.

Retirement incomes do little more than provide for physical needs. The elderly may feel excluded from a variety of events not just by the cost of participating but also by inadequate clothing, cost of coffee or the need to buy a raffle ticket. Others may find a "free-to-seniors" offer inconsistent with their self-conception.

It might seem unrealistic, therefore, to develop a leisure budget knowing that many seniors will lack the income to meet the level of expenditure projected in this budget. The budget, however, may be taken as some measure of the short-fall.

It may be found that this budget for seniors exceeds average expenditures for recreation of many younger families. Such a comparison, however, has limited value, if only because on retirement leisure and its utilization tend to fill the whole of time and become the central fact of life.

This alters priorities. There is a decline or absence of time constraints and routine obligations imposed by occupation, career advancement, or by children. This may invite the substitution of interests, activities and objectives sometimes internalized for a long time. It does not follow necessarily that seniors will enjoy at age 65 what they might have enjoyed at 35. Studies and experience in fact tend to show that increasing age is associated with an increase in time spent in passive leisure.

The standards and costs for the family unit parallel those for the other two budget families with some minor adjustments in replacement rates. These costs are included under both one person and two person households.

The reading budget covers one or two magazine subscriptions depending on household size and a higher allocation for paperbacks. The public library is assumed to satisfy the bulk of family reading tastes.

The recreation budget also parallels that of the other budget families, with standards differing from the two parent family in the following respects: a lower amount for phonograph records, an increased standard for movie admissions and other entertainments, and a fifty per cent increase in the allocation for membership and dues.

In addition, the elderly families recreation budget covers one third of the cost of a nine day, escorted charter bus tour. This includes the cost of hotels, sight-seeing, some admissions, taxes and a limited number of meals. Other food is readily covered by the basic food budgets.

Standards and costs for communication are identical to those for the two parent family except for a slightly higher postage allowance.

Table 29

STANDARD COSTS FOR RECREATION, READING, GIFTS, CONTRIBUTIONS, AND COMMUNICATIONS 1982

	Year $	Month $	Week $
A. Adults			
Head (Family)	1,283.29	106.94	24.68
Spouse (Family)	496.55	41.38	9.55
Single Parent	1,427.01	118.92	27.44
Single Adult (Alone)*	1,159.37	96.61	22.30
One Person (Elderly)	1,661.16	138.43	31.95
Two Person (Elderly)	2,355.57	196.30	45.30
B. Children			
1 to 6	86.95	7.25	1.67
7 to 11	250.57	20.88	4.82
12 to 14	304.01	25.33	5.85
15 to 18	397.86	33.16	7.65

*For a single person under age 65, the costs for recreation, reading, gifts and contributions would be $880.00, reflecting a 50 per cent reduction in the cost of a housekeeping cottage and 15 per cent reduction in gifts and contributions.

Table 30

AVERAGE COMMUNICATION COSTS 1984

	Year	Month	Week
A. Adults			
Head (Family)	279.37	23.28	5.37
Spouse (Family)	102.08	8.51	1.96
Single Parent	287.81	23.96	5.53
One Person (Elderly)	290.41	24.20	5.58
Two Person (Elderly)	403.53	33.63	7.76
B. Children			
Communication costs for children are included under Recreation, Reading, Gifts and Contributions as a per cent of miscellaneous costs.			

Table 31

COMMUNICATION QUANTITY STANDARDS

	Two Parent		Single Parent	Elderly	
	Head	Spouse		One Person	Two Person
Residential telephone, basic monthly charges (@ $14.07 including tax)	12	-	12	12	12
Long distance charges: as a per cent of basic monthly rate	15%	10%	20%	15%	25%
Postage (including letters, telegrams, parcel express)	Cost of 120 1st class mailings + 25%		Cost of 120 1st class mailings + 25%	Cost of 120 1st class mailings + 50%	+ 200%
Writing materials: as a per cent of postage	15%	15%	15%	15%	15%
Greeting cards	24	24	24	24	48

Table 32

RECREATION, READING, GIFTS AND CONTRIBUTIONS

ANNUAL QUANTITY STANDARDS

A. ADULTS	Two Parent		Single Parent	Elderly	
	Head	Spouse		One Person	Two Person
Reading					
Newspaper (daily)(yearly subscription)	1	-	1	1	1
Magazines (monthly subscription)	1	1	2	1	2
Books/paperbacks	4	4	8	6	12
Recreation					
Portable AM/FM Radio	1/12	-	1/12	1/15	1/15
20" Colour Television	1/12	-	1/12	1/12	1/12
Stereo Record Player	1/12	-	1/12	1/15	1/15
Records	6	6	8	4	8
Instamatic Camera	1/15	-	1/15	1/15	1/15
Films and Development	4	4	6	4	8
Admissions - Movies	6	6	8	8	16
- Other (as a % of movies)	50%	50%	50%	150%	150%
Memberships and Dues	1	1	1	2	4
Other Recreation (hobbies, crafts, sports equipment, etc.)	20% of itemized recreation	20% of itemized recreation	20% of itemized recreation	20% of itemized recreation	20% of itemized recreation
Cable T.V. hookup (annual subscription)	1	-	1	1	1
Service and Repair ($35.00)	1	1	3/2	1	2
Housekeeping Cottage (rental)	1 week	-	1 week	1 week	1 week
Tours and Other Travel (9 day bus tour)	-	-		1/3	1/3
Gifts and Contributions	30% of recreation	30% of recreation	30% of recreation	11.5% of food prepared at home	9.0% of food prepared at home

Table 32 (continued)

RECREATION, READING, GIFTS AND CONTRIBUTIONS

ANNUAL QUANTITY STANDARDS

	Child 1 to 6 years	Child 7 to 11 years	Child 12 to 14 years	Child 15 to 18 years
B. CHILDREN				
Reading				
Magazines (individually purchased)	-	4	8	8
Books/paperbacks	6	10	10	8
Recreation				
Records	2	3	4	6
Toys and Games	4	4	2	1
Admissions - Movies	2	8	12	18
- Other (as % of movies)	100%	50%	25%	25%
Memberships and Dues	-	1	1	1
Sports and Equipment	20% of above recreation	20% of above recreation	20% of above recreation	20% of above recreation
Other Recreation (hobbies, crafts, lessons, etc.)	same as 7 - 11	1/4 of memberships and admissions	1/4 of memberships and admissions	1/4 of memberships and admissions
Miscellaneous (including gifts, contributions, writing materials, postage, pets, etc.)	-	20% of total for above items	20% of total for above items	20% of total for above items

Table 33

RECREATION, READING, GIFTS AND CONTRIBUTIONS

ANNUAL ITEMIZED COSTS

A. ADULTS	Two Parent		Single Parent	Elderly	
	Head	Spouse		One Person	Two Person
	$	$	$	$	$
Reading					
Newspaper (daily)(yearly subscription)	104.00	-	104.00	104.00	104.00
Magazines (monthly subscription)	23.85	23.85	47.70	23.85	47.70
Books/paperbacks	15.92	15.92	31.83	23.88	47.74
Recreation					
Portable AM/FM Radio	4.76	-	4.76	3.80	3.80
20" Colour Television	48.21	-	48.21	48.21	48.21
Stereo Record Player	11.40	-	11.40	9.12	9.12
Records	44.40	44.40	59.19	29.60	59.19
Instamatic Camera	3.97	-	3.97	3.97	3.97
Films and Development	35.71	35.71	47.62	35.71	71.43
Admissions - Movies*	30.00	30.00	40.00	16.00	32.00
- Other	15.00	15.00	20.00	24.00	48.25
Memberships and Dues	62.00	62.00	62.00	94.00	188.00
Other Recreation (hobbies, crafts, sports equipment, etc.)	51.09	37.42	59.43	52.88	92.79
Cable T.V. hookup (annual subscription)	114.12	-	114.12	114.12	114.12
Service and Repair	44.00	44.00	66.00	44.00	88.00
Housekeeping Cottage (rental)	189.00	-	189.00	189.00	189.00
Tours and Other Travel	-	-	-	380.00	532.00
Gifts and Contributions	196.10	80.56	217.71	165.48	259.02
SUB-TOTAL	993.53	388.86	1,126.94	1,361.62	1,938.34
Retail Sales Tax	10.39	5.61	12.26	9.13	13.70
TOTAL	1,003.92	394.47	1,139.20	1,370.75	1,952.04

*Movie admissions are figured at $5.00 per admission for adults under age 65, and at $2.00 for the elderly.

Table 33 (continued)

RECREATION, READING, GIFTS AND CONTRIBUTIONS

ANNUAL ITEMIZED COSTS

B. CHILDREN	Child 1 to 6 years	Child 7 to 11 years	Child 12 to 14 years	Child 15 to 18 years
Reading				
Magazines (individually purchased)	-	8.25	16.50	16.50
Books/paperbacks	23.84	39.74	39.74	31.79
Recreation				
Records	14.80	22.20	29.60	44.40
Toys and Games	13.88	18.49	13.87	9.25
Admissions - Movies*	3.25	12.90	28.64	69.10
- Other	3.25	6.45	7.16	17.28
Memberships and Dues	-	56.17	62.41	62.41
Sports and Equipment	7.04	23.35	28.34	40.49
Other Recreation (hobbies, crafts, lessons, etc.)	18.88	18.88	24.55	37.20
Miscellaneous (including gifts, contributions, writing materials, postage, pets, etc.)	-	41.29	50.16	65.68
SUB-TOTAL	84.94	247.72	300.97	394.10
Retail Sales Tax	2.01	2.85	3.04	3.76
TOTAL	86.95	250.57	304.01	397.86

ALCOHOLIC BEVERAGES AND TOBACCO PRODUCTS

Alcoholic Beverages

Alcoholic beverages are included in this budget because of their general use by persons of all income brackets and age levels. The established use of alcoholic beverages should be recognized in a family budget if only to allocate a quantity and cost for festive occasions, family events and visitors. The establishment of a budget for alcoholic beverages has been guided by an analysis of family spending patterns. Total spending has been established at a level where expenditures for the reference family of four persons are at about the level that divides the first and second quartiles for all similar families. That is, about 25 per cent of all families spend less, and about 75 per cent spend more. A smaller quantity for elderly households reflects patterns revealed by an analysis of consumer spending studies. The standards for alcoholic beverages are shown below (Table 34) and the costs are given in Table 35.

Table 34

ANNUAL QUANTITY STANDARD FOR ALCOHOLIC BEVERAGES

	Non-elderly		Elderly	
	One Person	Two Persons	One Person	Two Persons
Beer - Case of 24 12 oz. bottles	8	16	4	8
Liquor - 25 oz. bottles	7	14	4	8
Wine (domestic) 24 oz.	7	14	7	14
Away from home as a per cent of above alcoholic beverages	- 20% -		- 20% -	

Table 35

STANDARD COSTS FOR ALCOHOLIC BEVERAGES

	Year $	Month $	Week $
Non-Elderly			
Single Adult	282.95	23.58	5.44
Two Adult	565.91	47.16	10.88
Elderly			
Individual	166.45	13.87	3.20
Couple	332.90	27.74	6.40

Tobacco Products

The method used to establish a budget for alcoholic beverages was employed in the case of cigarettes and tobacco products as well. It should be noted that increasing knowledge of the effects upon health of tobacco products suggests that use of tobacco may not correspond to an adequate standard of living. The use of tobacco products appears to lessen among the elderly, primarily because of aggravation of illnesses which appear late in life. The standards (Table 36) and the costs (Table 37) are shown below.

Table 36

ANNUAL QUANTITY STANDARD FOR TOBACCO PRODUCTS

	Non-elderly		Elderly	
	One Person	Two Persons	One Person	Two Persons
Cigarettes (packs of 20)	125	250	100	200
Other as a per cent of cigarettes	- 10% -		- 10% -	

Table 37

STANDARD COSTS FOR TOBACCO PRODUCTS

	Year $	Month $	Week $
Non-Elderly			
Single Adult	213.86	17.82	4.11
Two Adults	427.72	35.64	8.23
Elderly			
Individual	171.09	14.26	3.29
Couple	342.18	28.51	6.58

TRANSPORTATION

Public Transportation

For budgeting purposes public transportation is generally the least costly means of travel within Metropolitan Toronto. Costs (Table 38) are based on the average number of trips required for employment, schools, shopping, social and recreational activities of families travelling by Toronto Transit Commission buses and street cars or subway. One taxi fare weekly is allotted to all single parent families and elderly households for return from a weekly supermarket shopping. Standards are given in Table 39.

Table 38

STANDARD COST FOR PUBLIC TRANSPORTATION

Within Metropolitan Toronto	Year $	Month $	Week $
Adult, employed - TTC	440.00	36.67	8.46
(Two parents) - Taxi	31.20	2.60	.60
Adult, not employed - TTC	109.20	9.10	2.10
(Two parents) - Taxi	31.20	2.60	.60
Single parent, employed - TTC	440.00	36.67	8.46
- Taxi	191.20	15.93	3.68
Single parent, homemaker - TTC	189.00	15.75	3.63
- Taxi	191.20	15.93	3.68
Child, 2 - 12 years	11.70	.97	.22
Child, 13 - 17 years	172.90	14.41	3.32
Elderly individual - TTC	207.90	17.32	4.00
- Taxi	296.40	24.70	5.70
Elderly couple - TTC	276.50	23.04	5.32
- Taxi	426.40	35.53	8.20

Outside Metropolitan Toronto	Bus/Train Average Yearly Cost $
Adult or child age 12 years and over	29.32
Child 5 - 11 years	14.66
Under 5 years	Free
Elderly individual	51.35
Elderly couple	102.70

Table 39

ANNUAL STANDARD FOR PUBLIC TRANSPORTATION

ADULTS: TWO PARENTS		
Within Metropolitan Toronto	Employed	Not Employed
TTC - to work	METROPASS	-
- other		156 fares
Taxi	6 fares	6 fares
Outside Metropolitan Toronto		
Railway or Bus	325 km.	325 km.
SINGLE PARENT		
Within Metropolitan Toronto	Employed	Homemaker
TTC - to work	METROPASS	-
- other		270 fares
Taxi - food shopping	50 fares	50 fares
- other	6 fares	6 fares
Outside Metropolitan Toronto		
Railway or Bus	325 km	325 km.
CHILDREN		
Within Metropolitan Toronto	Age 2 - 11 Years	Age 12 - 17 Years
To school	-	390 fares
Other	52 fares	104 fares
Outside Metropolitan Toronto		
Railway or Bus	325 km.	325 km.
ELDERLY		
Within Metropolitan Toronto	One Person	Two Persons
T.T.C.	594 fares	790 fares
Taxi - food shopping	52 fares	52 fares
- other	25 fares	50 fares
Outside Metropolitan Toronto		
Railway or Bus	1,000 km.	2,000 km.

Table 40

SCHEDULE OF FARES, PUBLIC TRANSPORTATION (OCTOBER 1984)

Subway and Bus		
Adult	7 for $4.90	
Senior Citizens	5 for $1.75	
Students (with TTC ID)	5 for $1.75	
Children 12 years and Under	4 for $0.90	
Babies Under 2 years	Free	
ANNUAL COST OF METROPASS	$440.00	
GO Train		
Guildwood to Long Branch (end point to end point)	10 for $26.50	
Senior Citizens	1/2 fare	
Child 5 - 11 years	1/2 fare	
Child Under 5 years	Free	
Taxis		
Basic fare rate is $1.20 plus 20¢ for each .3 kilometre. Average fare = $5.20, shopping trip = $3.20.		
Vacation Trip - roundtrip	**325 km.**	**1,000 km.**
Bus		
Adult (average fare)	$29.25	-
Senior Citizens	1/2 fare	$43.90
Students (with ID)	$26.30	-
Child 5 - 11 years	1/2 fare	-
Child Under 5 years	Free	-
Train		
Adult (average fare)	$29.40	-
Senior Citizens	2/3 fare	$58.80
Child 5 - 11 years	1/2 fare	-
Child Under 5 years	Free	-

Private Transportation

Some 80 per cent of families with children are car owners. Nearly 50 per cent (in Toronto) of householders 65 years of age and over own passenger cars; even at age 70 and over, 42 per cent still did in 1971 (Census). Depending on family circimstances, the cost advantage of public over private transportation will not always be clearcut. In any given case, judgement must determine whether the car is a matter of necessity or convenience. For budgetary purposes it is assumed that a car may be needed to reach places of work and given this need, it can be used economically also for collective family purposes. It carries, for example, four persons as cheaply as one.

Standard for Private Transportation

While the Guides for Family Budgeting include estimates of transportation costs for the many non-elderly families with a car, car ownership is not considered part of the usual transportation standard for such families For example, a two parent family of four persons (with one employed adult) would need to spend three times more for transportation if it owned a car than if it relied on public transportation.

Elderly persons, however, are allowed car ownership as part of their transportation standard if they own a car. The labour saving features of car ownership assume greater importance for elderly persons. Some elderly persons, who live further from fixed public transit routes or who may be experiencing poor health, have additional reasons for needing a car.

Transportation costs including a passenger car in Table 42 are based on the average cost of purchasing one of eight (three-year-old) cars, half of which are four-cylinder sub-compacts and half of which are six-cylinder compacts. An assumed trade-in value of about $1,400 is deducted from all purchase prices, which average about $4,200. Elderly individuals are assumed to travel 7,100 kilometers a year, elderly couples 9,400 kilometers a year. Other costs include gasoline (assuming 60 per cent city driving), repairs and maintenance, insurance and registration. The purchase cost is divided evenly over the next three years. Cost estimates for the non-elderly family with children assume a driving distance of 12,300 kilometers. All driving distances include vacation travel.

Table 41

TRANSPORTATION STANDARD FOR FAMILY OPERATING PRIVATE AUTOMOBILES

Individual and Collective Mileages

A. Automobile

Non-elderly:

To work	242 roundtrips @ 29 kilometers
Non-work uses	100 km. per week for 50 weeks
One vacation roundtrip	325 kilometers

Elderly:

Individuals	7,100 km.
Couples	9,400 km.

B. Public Transport average per year (additional)

T.T.C.	Elderly	Other Adult	Children 2 - 11 years	Children 12 - 17 years
To work	-	-	-	-
To school	-	-	-	390 fares
Other	50 fares	50 fares	25 fares	50 fares

Table 42

TRANSPORTATION COSTS INCLUDING PASSENGER CAR

	Year $	Month $	Week $
A. Automobile			
Families	2,478.90	206.57	47.67
Elderly			
Individuals	2,168.50	180.71	41.70
Couples	2,304.74	192.06	44.32
B. Public Transport (additional to car allowance)			
Adult	35.00	2.92	.67
Elderly	17.50	1.46	.34
Child 2 - 11 years	5.63	.47	.11
Child 12 - 17 years	154.00	12.83	2.96

CHILD CARE

Two Parent Families

Guides for Family Budgeting, developed in 1972, makes only small mention of the need for and costs of child care. More systematic consideration of child care needs awaited the increase in female labour force participation and the rise in numbers of single parent families. To a large degree it is the statement of child care needs in the Budget Guide for Single Parents that formed its unique contribution. While the standards presented below are designed to meet the particular life situation of single parent families, two parent families may find it of use in determining their own budgeting needs for child care. In 1981 in the Toronto area 55 per cent of husband-wife families with at least one child under age 6 had both parents in the labour force.*

Single Parent Families

The lack of a second adult to share responsibilities in household maintenance and operation creates special requirements for the single parent family. Routine tasks, such as shopping and banking, can become complicated by the presence of young children. Emergencies, due to accidents or sudden illness by family members may require the undivided attention of the parent. Moreover, the single parent may need child care to enable participation in occasional adult recreation or educational activities.

Single parents working outside the home usually require care for their children while they are at work. Adequate child care is of service not just to the parent but can aid the child's physical and social development as well.

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*1981 Census, Statistics Canada (Catalogue No. 93-942).

TABLE 43

Standard for Child Care
(hours per year)

Activity	Parent working outside the home		Parent working inside the home	
	pre-school age child	child in grades 1 - 4	pre-school age child	child in grades 1 - 4
Work	40 - 45 hrs. weekly for 50 weeks	a. 10 - 15 hrs. weekly for 43 weeks b. 171 hrs. per year for 10 school holidays and 9 professional development days c. 40 - 45 hrs. for 7 weeks in summer vacation	-	-
Shopping, etc.	3 hrs. weekly for 50 weeks	3 hrs. weekly for 50 weeks	3 hrs. weekly for 50 weeks	3 hrs. weekly for 9 weeks
Emergencies	½ hr. weekly for 50 weeks	½ hr. weekly for 50 weeks	½ hr. weekly for 50 weeks	½ hr. weekly for 50 weeks
Social	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks
Total child care per year	2275 to 2525 hrs. of care	1156 to 1406 hrs. of care	275 hours	152 hours

Table 44

TYPICAL COSTS FOR TYPES OF CARE

Day Care Centre Care*	Cost
Full time infant care (under 2 years old)	$108.00 per week
Full time regular care (2 year olds)	$89.00 per week
Full time regular care (3 - 4 year olds)	$83.00 per week
Half time regular care with lunches and after kindergarten care (5 year old)	$80.00 per week
Before and after school and lunch care (6 - 9 year olds)	$70.00 per week
Day Camps (summer)	$65.00 per week
Private Sitters	$2.00 per hour
(week = 5 x 9 hour periods)	$72.00 per week
(shorter periods)	$2.10 per hour

*The great majority of single parent families are eligible for subsidized child care. Such subsidized care is available from Metropolitan Toronto Department of Social Services at a minimal usual cost of $2.00 per day and are based upon the family's budget and income. In most cases, children who reach their tenth birthday are no longer eligible for subsidized day care in Metro Toronto. There is a waiting period for subsidized child care at many day care centres.

Table 45

ANNUAL COST OF CHILD CARE FOR ONE CHILD, 1982*

1. Working single parent, under 1 year old child		
35 weeks, centre infant care		$3,780
35 weeks, sitter care, 5½ hours weekly		577
	Total:	$4,357
2. Working single parent, 1 year old child		
50 weeks, centre infant care		$5,400
50 weeks, sitter care, 5½ hours weekly		577
	Total:	$5,977
3. Working single parent, 2 - 4 year old child		
50 weeks, full time regular centre care		$4,250
50 weeks, sitter care, 5½ hours weekly		577
	Total:	$4,827
4. Working single parent, kindergarten age child		
50 weeks, half time regular centre care		$4,027
50 weeks, sitter care, 5½ hours weekly		577
	Total:	$4,577
5. Working single parent, school age child (6 - 9 years)		
43 weeks, before and after school and lunches and full time for 19 professional development days and holidays		$3,010
6 weeks day camp		390
1 week, sitter care (summer)		72
50 weeks, sitter care, 5½ hours weekly		577
	Total:	$4,049
6. Single parent at home, pre-school age child (1 - 5 years)		
50 weeks, sitter care, 5½ hours weekly		577
7. Single parent at home, school age child (6 - 9 years)		
43 weeks, sitter care, 2½ hours weekly		226
7 weeks, sitter care, 5½ hours weekly	Total:	81
		$307

*For working single parents (cases 1 - 5) with two or more children under 10: count the cost of 50 weeks sitter care ($577) only once. For single parents at home with two or more children under 10 years (cases 6 and 7): use child care costs for the youngest child as the total for all children.

Table 46

SUMMARY CHILD CARE COSTS FOR 1 - 2 CHILDREN*

Number of Children	Age Group of Child (years) 1st Child	2nd Child	Year (50 Weeks) $	Month $	Week $	With Typical Subsidy** Month $
Single Parent Working Outside the Home						
1	1	-	5,977	518.01	119.54	93.34
1	2 - 4	-	4,827	418.34	96.54	93.34
1	5**	-	4,577	396.67	91.54	93.34
1	6 - 9	-	4,049	350.91	80.98	93.34
2	1	2 - 4	10,227	886.34	205.54	136.67
2	1	5**	10,004	867.01	200.08	136.67
2	1	6 - 9	9,449	818.91	188.98	136.67
2	2 - 4	2 - 4	9,077	786.67	181.54	136.67
2	2 - 4	5**	8,854	767.35	177.08	136.67
2	2 - 4	6 - 9	8,299	719.25	165.98	136.67
2	5**	6 - 9	8,049	697.58	160.98	136.67
2	6 - 9	6 - 9	7,521	651.82	150.42	136.67
Single Parent at Home						
1	1 - 5	-	577	50.01	11.54	-
1	6 - 9	-	307	26.61	6.14	-
2	1 - 5	1 - 9	577	50.01	11.54	-
2	6 - 9	6 - 9	307	26.61	6.14	-

*Consult preceding table for the costs of three or more children under 10 years.

**In some parts of Metro full day kindergarten is available, therefore costs for school age children would be applicable. This budget assumes half time kindergarten children, age 5.

***Assumes a fully subsidized day care costing $10.00 per week per child plus non-subsidized sitter care for $11.54 per week. The maximum subsidy was found to apply to all four sample budgets for employed single parents.

SPECIAL SCHOOL NEEDS

Expenses incidental to schooling, such as books and supplies, gym equipment, and other fees for group activities, vary from school to school and from course to course. Only in Grade 13 do students have to purchase their own text books. In elementary school, a child may need ball point pens, pencils -- both lead and coloured, some paper for projects and a pencil case, and a strong lock for his locker. At the senior elementary and secondary levels, gym suits are needed and student activity fees become a social, if not a legal, obligation. A secondary student has also to supply his own notebooks and paper. Students wishing to participate in some team sports may find it necessary to purchase more expensive than average running shoes and other equipment.

Excursions are now a formal part of studies. For elementary students the board normally supplies buses. At the secondary level, buses may have to be rented and the students charged a fee. Car fare for field trips in the city is often a shared expense with elementary pupils raising their one-half through car washes, slave days and the like.

It should be noted that many expenditures listed here which appear to be discretionary are, in fact, not so. The young person who is unable to participate in an activity with his peers feels deprived and in many activities participation is an important socializing element in his growing up.

If a student proceeds to post-secondary education, he can recieve financial assistance in the form of loans, bursaries and scholarships. Nevertheless, there may be a considerable burden for text books, etc. It is very difficult, however, to estimate these costs. After age 16, there is also another kind of cost, the opportunity of foregone earnings. Students under 18 years can earn $4.00 an hour (the minimum wage) or more. This is not a direct cost but should be considered as one element in the total picture, especially for low-income families.

It should be noted that, while we show yearly costs, much of this cost falls in September. As well, where there is need, teachers and schools

are often able to find some money to help a student so that he has the chance to take the course or participate in the activities he wishes.

Daily school transportation costs for students, Grade 7 and above are shown in the Transportation section.

School lunches will often be optional and are not included in total school costs shown.

Table 47

STANDARD COSTS OF SPECIAL SCHOOL NEEDS*

	Year	Month
Junior Public School Grades 1 - 6	$71.50	$5.96
Senior Public School Grades 7 - 8	$74.00	$6.17
Secondary School Grades 9 - 10	$131.00	$10.92
Grades 11 - 12	$131.00	$10.92
Grade 13	$281.00	$23.42

*Most of these costs occur in September.

Table 48

ANNUAL ITEMIZED COSTS OF SPECIAL SCHOOL NEEDS

Grade	A. Total Cost per Year	B. Classroom Costs			C. Outside Classroom Costs					
		Swim & Gym	Books	Supplies	Field Trips	Dances Games	Lock	Activity Cards	TTC Card	Insurance**
Junior P.S. Grades 1 - 6	$ 71.50	$48.00	-	$10.50*	Board Supplied	$ 5.50	-	-	-	$7.50
Senior P.S. Grades 7 - 8	$ 74.00	$48.00	-	$10.50*	Board Supplied	$ 5.50	$2.50	-	-	$7.50
Secondary School Grades 9 - 10	$131.00	$48.00	-	$34.00	$5.50	$16.50	$2.50	$15.00	$2.00	$7.50
Grades 11 - 12	$131.00	$48.00	-	$34.00	$5.50	$16.50	$2.50	$15.00	$2.00	$7.50
Grade 13	$281.00	$48.00	$150.00***	$34.00	$5.50	$16.50	$2.50	$15.00	$2.00	$7.50

*Public school supplies provided at cost for most items.

**Toronto Board of Education recommends maximum coverage against injury or loss of limb both in and away from school.

***Covers costs of new books for first child entering Grade 13. Subsequent Grade 13 students would be able to use some books of older sibling.

LIFE INSURANCE

As a means of providing a degree of financial security upon death of the family breadwinner, and as a source of funds to meet burial expenses, a term insurance protection plan is a necessity in any family budget. Term insurance does not represent a savings plan, and no monthly benefits are paid at age 65. It does represent, however, the cheapest method of providing death benefits for persons under age 65.

The Guides insurance plan has the minimal objectives of providing on the death of the breadwinner.

1. a fund for burial and incidental expenses;
2. a fund for a six month period of re-adjustment.

Provincial medical and hospital plans now cover many items which were formerly the liability of the breadwinner's estate and a matter of life insurance coverage. In addition, the Canada Pension Plan on the death of a contributor now pays a lump sum of up to $2,080, and the spouse of any age with children (or a spouse without children if over 45) would receive up to $229.18 per month (depending upon the contributor's monthly earnings at death) until age 65. Thereafter they would receive up to $232.50 per month for life.

Table 49

	Annual Costs at Age:	
Plan	25	40
$7,600 whole life paid up age 65, with waiver of premium on disability and double indemnity	$84.00	$187.00
$7,600 term for 25 years with waiver of premium on disability. Non-participating	$20.00	$56.00

*Estimates by Social Planning Council based on insurance rates.

Premium rates vary with the type of policy and the age of the insured at time of purchase. Insurance costs are less if payments are made annually or semi-annually rather than monthly.

Because of variations in requirements for insurance and in costs of various plans, this section of the Guides for Family Budgeting is intended only as a guide as to minimum life insurance requirements and as an approximation of costs. An amount of $6.00 per month has been allocated for all non-elderly families.

CONTINGENCY FUND

Except for this insurance, no other savings plans are considered in this budget. However, allowance should be made for a contingency fund to cover household emergencies. An amount of $22.00 per month should be budgeted for this purpose.

PART IV

CONSIDERATIONS IN BUDGETING

SOME SPECIAL CIRCUMSTANCES

The standards for the categories of expenditure on the preceding pages represent normal, or typical, regular and ongoing requirements in family budgeting. Yet every family, at one point or another, is likely to face an unusual situation, such as the need for household help, or to be confronted with one-time-only needs, such as supplies for infants, or to have special needs, such as the occupational expense of uniforms.

This section serves merely to call attention to some special circumstances that may affect family budgeting.

1. Occupation expenses - because of the variation in costs of union membership and in benefits provided through unions, costs of union membership are not included in this report. Such costs are, however, a necessary part of the family budget.

   The type of occupation may make necessary some additional expenditures, such as tools for a mechanic, safety equipment, uniforms, or the like.

2. Elderly or handicapped persons, maintaining their own homes, may require occasional household help. This may range from infrequent assistance with shopping, for example, to regular aid in housecleaning, meal preparation, or the like.

3. Heavy debts create special budgetary problems, as shown below in the section on the Use of Credit.

4. A wedding brings with it special costs.

5. Fees for day care and the occasional need for a baby-sitter must be noted. Estimates of day care and occasional sitting costs are included for a working single parent, but have not been included for two-parent families.

SUGGESTIONS FOR ACHIEVING ECONOMIES

Some notes on economizing have been made in relation to individual categories of expenditure. In this section are some general hints on cutting family costs.

1. Sales: Taking advantage of periodical sales, or mark-downs in prices, is an obvious means of economizing. The family who regularly sets aside funds allocated for certain purposes is able to buy during sales. Retail stores follow this basic sale schedule.

January:	Household linens (white sales), fabrics, sporting equipment, coats, housewares;
February:	Furniture and furnishings, coats & winter wear;
March & April:	Automotive equipment, barbecues, winter clothing clearances;
May & June:	Major appliances, storm windows, screens;
July:	Summer clothing and sportswear;
August:	Sportswear, household linens, garden furniture, back-to-school needs;
September:	Back-to-school items, current year's cars;
October:	Appliances, toys, Christmas gifts;
November:	Coats, Christmas gifts;
December:	(after Christmas) Clothing & party wear, Christmas cards and decorations.

A handy purse or wallet record of family clothing sizes and house measurements will allow the shopper to take advantage of sales he or she might run across.

It should be noted, however, that families with but a marginal income, who live so close to need that goods can only be bought at the time they are required by adjusting other expenditures, seldom can take advantage of sales or mark-downs.

2. The shopper who considers durability of materials and simplicity of design or style will make the better buys.

   (a) When purchasing household linens or clothing, it is often possible to buy 'seconds' at a considerably lower price. If the flaw does not affect the wearing quality, 'seconds' are a good buy.

   (b) Whenever clothing is purchased, the total wardrobe should be kept in mind. Interchangeable colour schemes add versatility and cut down on the number of accessories. 'Fad' or one-purpose clothes should be avoided.

   (c) The basic model in appliances is generally the best buy. The deluxe model is usually only fancier and may be unnecessarily automated.

3. It is always wise to know who you are dealing with. If the organization is not well known, check with the Better Business Bureau. (961-0237)

4. Comparison shopping: Particularly on major purchases, the shopper should compare quality and price in several stores, making sure the item carries the manufacturer's guarantee.

5. Regular cleaning and repair of clothing and household articles will enhance their appearance and preserve their useful lifetimes.

6. While there are reputable second-hand stores which offer well-repaired and cleaned merchandise at reasonable prices, second-hand items are not necessarily a good investment in view of the obsolescence of mass-produced goods.

THE USE OF CREDIT

Guides for Family Budgeting has assumed, throughout, the regular allocation of dollars in order to make cash expenditures for goods and services. As the less costly means of buying needed goods and services, this is appropriate.

However, the use of credit to purchase goods or services is rapidly becoming a regular part of family budgets. For example, at least three-fifths of Canadian non-farm families have personal debts through instalment and charge accounts and loans from various institituions.

In view of this, some general guidelines to incorporating the use of credit wisely into family budgets are provided in this section.

1. Credit should be obtained for goods or services only after carefully assessing needs and costs.

2. Credit users should remember that time costs money and should start with as large a down payment as possible to reduce the length of the loan. The fewer payments made, the less money is paid in interest charges. If it is necessary to borrow for a down payment, the goods or services probably should not be purchased.

3. Credit rates vary widely and the borrower or user of credit plans should shop for the best rate available to him. The law requires rate per annum to be plainly stated in every contract.

4. Every family should determine its disposable income before buying goods or services on credit time payments. Disposable income is the amount left for discretionary purposes after subtracting all basic

necessary expenses such as shelter, food, heat light, phone, taxes, clothing, etc. from total income. The ability to pay is directly related to disposable income.

Perhaps the prime considerations in using credit are income expectations and the margin between regular family costs and income. The family whose income is stable, and may be expected to remain so or to increase, may safely purchase goods or services on credit plans, so long as ongoing family expenditures for food, shelter and other needs are not jeopardized by the monthly amount committed.

Well used, credit can enhance family life; through credit, families can use and enjoy goods that, otherwise, could be acquired only after a lengthy period. Also, in some instances, credit can effect savings in family expenditures. As case in point might be the purchase of a washing machine on credit, not only would the family have the use of the machine throughout a longer period than would otherwise be possible, but also ownership of the washing machine may, in the long run, balance costs of launderette service.

Yet credit, misunderstood, can be disastrous to the well-being of a family. This section has been included as a guide to good use of credit, so as to avoid the self-perpetuating debt and deterioration of family life in which poor use of credit can result.

Credit Counselling

Consumers facing major debt problems or wishing to avoid future credit difficulties may seek help from the Credit Counselling Service of Metropolitan Toronto. This agency provides both remedial and preventative debt counselling. They can act as an intermediary between debtors and creditors to work out satisfactory arrangements for the orderly payment of debts. This free service is funded by credit grantors, donations and the provincial government. Hours of operation are 8.30 a.m. to 4.30 p.m., Monday to Friday. Telephone: 366-5251.

INCOME TAX

The following applies to most families with children and to the elderly.

1. Social Assistance

Social assistance in the form of the municipal General Welfare Assistance or the provincial Family Benefits Allowance programs is not considered taxable income in the hands of the recipient. For more information regarding eligibility for social assistance, see section on "Social Assistance".

2. Family Allowance

A monthly Family Allowance of $29.95 for each eligible child is paid to families with Canadian citizenship or landed-immigrant status in 1984. Children eligible for this allowance are those under 18 years, not working full-time or not receiving a taxable income. The allowance is generally paid to the mother unless it is demonstrated that the father has custody of the child or children. Applications for Family Allowance benefits can be found in post offices and hospitals.

3. Child Tax Credit

A child tax credit for each child under 18 years legally in Canada is paid to the parent receiving Family Allowances. For the taxation year this amount varied upward to $343 per child for families whose total net income was not over $26,300. This amount is reduced by five per cent of the amount of total net family income (the income of both spouses) over $26,300. It thus reached "0" at about $32,200 for the taxation year. Both the child tax credit and the income eligibility amounts are currently indexed to the consumer price index. Application forms are mailed out to recipients of Family Allowances automatically, or are available from Revenue Canada. The parent making application for the Credit must have a social insurance number. Applications for a social insurance number are available through the nearest Unemployment Insurance Office or Canada Manpower Centre. Social Insurance Number application forms may also be obtained by writing to: Unemployment Insurance Commission, Social Insurance Registration, Central Index, Vanier, Ontario, K1A 0J7.

INCOME TAXES AND THE SINGLE PARENT

Single parent families, most headed by women, receive among the lowest levels of income of all types of families in Canada. Protecting income from unnecessary taxes can pay off handsomely. This section presents some aspects of the Canadian income tax system that have special bearing for single parent families.

1. Alimony and Support Payments

Income taxes are payable by the parent receiving alimony and/or child support payments, if they are made according to a written agreement or court order. Correspondingly, alimony and support payments paid under these circumstances are tax deductible for the one paying them.

2. Equivalent to Married Exemption

Single parents may claim the 'equivalent to married exemption' for one dependent they support in a home they maintain. In 1984 this was $3,470.

It is best to claim this exemption for the youngest child. Exemptions for older children are made in the child exemption section where greater age means a greater claim.

3. Child Care Expenses

Expenses for child care to permit work for the parent may be tax deductible. Single parents may deduct expenses for child care where a receipt is given for those services. Correspondingly, the care provider must claim this income as taxable. A man is only entitled to claim this deduction for income tax purposes where he is not married, where he is separated from his wife pursuant to a court order or written agreement or where his wife is incapable of caring for the children by reason of mental or physical infirmity or confinement in prison. Child care to enable formal education or training is not considered a tax deductible expense. The maximum deduction per child in care is $2,000 a year.

INCOME TAXES AND THE ELDERLY

1. Exemptions and Dependents

In 1984 persons born in 1919 or earlier (aged 65 years and over) received an aged exemption of $2,480.00. This exemption is indexed by Revenue Canada to the consumer price index.

2. Ontario Property and Sales Tax Grants

Beginning in 1980 persons aged 65 years and over became eligible for an Ontario Property Tax Grant of up to $500 annually. Payments are made in April and October of each year. A sales tax grant of $50 is also available. Application is made on forms obtainable from the Ontario Ministry of Revenue. Recipients of these tax grants are not eligible for property and sales tax credits. Telephone: 965-8470.

3. Pension Income Deduction

A deduction of up to $1,000 per year is allowed from income received from registered retirement savings plans and other private pension plans for those aged 60 years and over. Deductions may be transferred between spouses.

4. Guaranteed Income Supplement (G.I.S.) and Ontario Guaranteed Income Supplement (G.A.I.N.S.)

Recipients of an Old Age Pension from the federal government may be eligible for a guaranteed income supplement (G.I.S.) of up to $325.41 a month from the federal Department of National Health and Welfare and a smaller "G.A.I.N.S." supplement is calculated on the basis of total income and mental status and is adjusted every three months for increases in the cost of living. Application forms are sent with federal pension cheques and my also be obtained from post offices. Applications for the Ontario supplement may be made as a result of application for the federal supplement and may be obtained from the Ontario Ministry of Revenue as well.

5. Retired person, like other Canadians, are allowed up to $1,000 (per person) tax-free income from interest, dividends and some capital gains if they are from Canadian banks, companies or other sources. Deductions may be transferred between spouses.

PART V

RESOURCES

HEALTH CARE SERVICES

1. Supplementary Health Insurance

Blue Cross Extended Health Care Plan - covers prescription drugs, private nursing if recommended by a doctor (you receive 50 eight-hour shifts), physiotherapy, artificial limbs, wheelchairs, etc. It also pays the difference between a semi-private room and a private room. Group coverage through company participation is also available and would be slightly cheaper. For cost and availability phone Blue Cross at 429-2661.

CUMBA Cooperative Health Services - A subscriber-owned medical plan and supplementary hospital care plan open to members of Credit Unions, Trade Unions and employed groups of five or more persons and their dependents. The premium is determined by the number of people in a group.

Ontario Hospital Association - is a representative body of Ontario public hospitals assisting in the co-ordination of hospital activities to ensure the best possible patient care: The Ontario Hospital Association operates the Blue Cross Plan for Hospital Care in Ontario, offering a number of prepaid coverage plans. The 'semi-private' plan pays the difference in cost between public ward and semi-private accommodation. The cost for the 'semi-private' plan is:

Single: $30.60 per month

Family: $45.93 per month

Extended health care, comprehensive health care contracts, prescription drugs and dental care plans are also available through group enrolment.

2. Public Health Departments

Dental Health - Most departments of Public Health have a dental health program of some sort, often available to children through the schools. Different departments vary considerably in the extent to which they have developed their dental health programs.

Public Health Nurses - The Public Health Nurse is a family health teacher. She visits in the home and school, organizes and interviews in child health conferences and clinics, and plans and participates in group teaching. Her functions include health supervision of the school child by assisting with medical examinations, audiometry, vision testing, health education, immunization and tuberculin testing. (For service fee, please contact the Public Health Department in your area.) Immunization is free with the exception of the vaccine for cholera and typhus.

Service is on a visiting basis and without charge. Public health nurses do not give bedside care or wear uniforms.

For information and assistance in arranging medical care Public Health Departments may be consulted.

Toronto:	947-7401	Etobicoke:	626-4532
York:	653-2700	North York:	224-6203
East York:	461-8136	Scarborough:	296-7454

Home Care Program - Provides people ill at home with a range of medical and para-medical services including nursing care, physical and occupational therapy, social work and homemaker services. Serves people in Metropolitan Toronto who require continued active treatment after discharge from hospital or who are ill in their own home and can be adequately treated there in lieu of admission to hospital. To qualify, a patient must need at least one professional service in addition to that of his physician. Application by attending physician; no fees for patients covered under OHIP while they remain on program; physician's fees not included. Emergency 24-hour telephone service for patients on program.

Telephone: 229-2929

Visiting Nursing Service - This service provides skilled bedside nursing care combined with health counselling on a visiting basis to persons ill at home. Service is given under medical supervision, to all age groups, for all types of illness and through the maternity cycle. The St. Elizabeth Visiting Nurses' Association and The Victorian Order of Nurses charge a maximum of $25.00 per visit, and the rate is on a sliding basis according to income.

Victorian Order of Nurses:	224-2180
St. Elizabeth Visiting Nurses Association:	486-1510

Homemaker Services - These services provide a supervised homemaking service to families with young children when the mother, because of illness, desertion, death or other special circumstances, is unable to care for her family. This service also provides part-time homemaker service for older persons to enable them to remain in their own home. If eligible but unable to pay refer to Metro Department of Social Services.

a. Visiting Homemakers Association - maximum cost for a visiting homemaker is $75.00 per day, but fees for this service are on a sliding scale adjusted for income.

   Telephone: 489-2500

b. Canadian Red Cross - operates only in Etobicoke and Scarborough; fees are on a sliding scale according to income up to a maximum of $7.00 per hour.

   Telephone: 236-1056 in Etobicoke and
   438-5243 in Scarborough

3. Emergencies -- FIRE, POLICE, AMBULANCE

Call: 911

Rape Crisis -- 964-8080

Emergency Medical Services - A telephone service is maintained by the Academy of Medicine from 9.00 a.m. to 5.00 p.m., Monday to Friday, to assist persons in locating a doctor in an emergency. Telephone 922-1134 for service throughout Metro Toronto.

Emergency Dental Services - The Academy of Dentistry (924-8041) provides emergency after-hours dental service by the following schedule:

Monday - Friday:	6.00 p.m.	-	1.00 a.m.
Saturday:	9.00 a.m.	-	1.00 a.m.
Sunday:	10.00 a.m.	-	1.00 a.m.

Poison Information Centres -

The Hospital for Sick Children:	598-5900	(Deaf persons 597-0215)
Toronto East General Hospital:	461-8272	
Alcohol/Drug Crisis:	595-6128	

Suicide Prevention - There are several organizations that provide a 'befriending' service for the lonely and suicidal. This is a 24-hour telephone service. The following are numbers which can be called:

Salvation Army Suicide Prevention Bureau:	368-3111
Distress Centre Inc.:	598-1121/486-1456
Telecare Etobicoke:	247-5426
Scarborough	751-4888

4. Special Medical Conditions - For those who have special medical conditions or problems, the Canadian Medic-Alert Foundation supplies warning bracelets and necklaces, identifying the wearer's medical problem, and a wallet card of supplementary information. Initial purchase of a bracelet or necklace costs $12.00; wallet cards are free. Purchase entitles a person to life-time membership in the Foundation. Their number is 923-2451.

5. Prenatal Care - This is a series of classes with demonstrations, information and discussion relating to all aspects of pregnancy, labour, delivery and the postnatal period. Preparation for childbearing offers demonstration, instruction and practice in comfort during pregnancy, relaxation and breathing techniques during labour and delivery.

To register call 787-1259 or 924-1628

Fee:	Parents Class (couple attend together)	$67.00 (10 classes)
	Mothers Class (mothers attend)	$42.00 (10 classes)

6. Family Planning - The following are Family Planning Clinics:

Doctor's Hospital	964-3426
Etobicoke General Hospital	744-3400
Mount Sinai Hospital	596-4200
St. Joseph's Health Centre	534-9531
St. Michael's Hospital	536-5389
Scarborough Centenary Hospital	284-8131
Sunnybrook Medical Centre	486-3000
Toronto East General Hospital	461-8272
Toronto General Hospital	595-3662
Women's College Hospital	966-7111
Municipal Public Health Departments	

Planned Parenthood of Toronto (961-8290) provides research, education and referral for persons seeking information about birth control and male and female sterilization.

7. Health Aids

Persons with limited means or unable to pay for Eye Glasses, Dental Care, Hearing Aids, Braces, Artificial Limbs may consult

Community Services of Metro Toronto: 947-8623

8. Sick Room Equipment

Wheelchairs, crutches, hospital beds are available on doctor's request, for a limited period, free. Contact

Canadian Red Cross Society: 923-6692
Goodwill Services: 362-4711

9. Specialized Services are available for those suffering from arthritis, cancer, deafness, diabetes, depression or other illnesses or disabilities. Information may be had from a physician or from

Community Information Centre: 863-0505

10. Rehabilitation Services

Services are available to persons who have been ill or injured to help them regain maximum health. These include Physical Therapy, Occupational Therapy, Artificial Limbs, Braces, Orthopedic Shoes, etc. These services are available on a physician's authorization at home, in hospitals, medical centres, sheltered workshops. Call

Toronto Rehabilitation Centre: 425-6630

11. Meals on Wheels

Volunteers deliver meals to homebound elderly and handicapped adults or provide transportation to where a meal and program are provided. Programs operate in various parts of Metropolitan Toronto under sponsorship of churches and other organizations. For information call

Community Information Centre: 863-0505

12. Shopping, Odd Jobs, Escort, Visiting and Transportation services are available in some areas of Metro. For information call

    Community Information Centre: 863-0505

13. Homes for the Aged care for those who cannot live independently. Metropolitan Toronto Department of Social Services operates the municipal homes. Maintenance rates are based on a person's income and assets. Apply to:

    Homes Admission Unit: 947-8928

14. Homes operated by churches or other organizations, with fees on a sliding scale, usually admit persons who can care for themselves. Some homes provide continuing care for residents who become infirm. Many have lengthy waiting lists. For information call

    Community Information Centre: 863-0505

15. Nursing Homes are privately operated and are licensed by the Ontario Ministry of Health. Most beds are for those requiring at least one and one half hours nursing service daily on a continuing basis and regular medical supervision. O.H.I.P. through Extended Health Care Program, pays $20.03 per day, leaving $11.77 per day to be paid for standard ward care. Placement must be recommended by the patient's doctor, and approved by O.H.I.P. Remaining beds are for those who can afford and prefer this type of accommodation, but do not qualify under O.H.I.P. and for persons with limited means placed by the Metropolitan Toronto Department of Social Services.

    Homes Admissions Unit: 947-8928

    For further information about nursing homes or alternative plans, call

    Community Information Centre: 863-0505

LEGAL SERVICES

Most of the legal services agencies listed below will provide free information over the phone or in person. Agencies will advise families if the problem is complex and warrants hiring a private lawyer, in which case families must get certification under the Ontario Legal Aid Plan if they feel that they cannot afford to pay full legal fees. This plan pays the private lawyer fees and is accessible to families with less than a base income of $10,000 plus approximately $1,000 per dependent. Otherwise small claims of up to $1,000 may be handled by community legal workers from the Legal Agency.

CENTRE FOR SPANISH SPEAKING PEOPLE
582A College Street
Toronto, Ontario
M6G 1B3

Tel: 533-8545

Hours: Mon.-Tues.-Wed. 1.00 pm - 8.00 pm
Thursday 9.30 am - 5.00 pm
Friday 1.00 pm - 4.00 pm

Fees: None

Eligibility: Anyone who can't afford a private lawyer.

Services: Law students do small claims cases.
Centre lawyer can sign powers of attorney for foreigners here being represented at home by relatives.
Single parent families problems, divorces, child custody.

Staff: Includes law students from University of Toronto Legal Clinic.

CANADIAN ENVIRONMENTAL LAW ASSOCIATION
8 York Street, 5th floor
Toronto, Ontario
M5J 1R2
Tel: 977-2410

Hours: Mon. - Fri. 9.00 am - 5.00 pm.
Fees: None except for minor disbursement costs, filing, etc.

Eligibility: Primarily for low income people.
No strict financial assessments.

Services: Environmental problems and disputes.
Urban air pollution problem, sanitation problems, pesticides, water pollution.

COMMUNITY LEGAL AID SERVICES PROGRAM
Osgoode Hall Law School
4700 Keele Street, Room 127
Downsview, Ontario
M3J 2R5
Tel: 667-3143

Hours: Daily 10.00 am - 4.00 pm
Mon. & Tues. 7.00 pm - 9.00 pm
Fees: Free for those in income bracket.

Eligibility: Primarily low income earners.

Services: They do civil cases dealing with small claims.
Services are for people up to $10,000 income bracket plus $1,000/dependent.
Workman's Compensation counselling (IAVGO), (COSTI), speak on family services, work with Latin American Community Centre, CORODOR Project Outreach, legal and political advocacy.
Print Layman's Law Manual.
Give general information and legal advice.

COSTI
1260 Dufferin Street
Toronto, Ontario
M6H 4C3
Tel: 534-8437

Hours: Mon. - Thu. 8.30 am - 9.00 pm
Friday 8.30 am - 4.30 pm
Fees: None

Eligibility: Anyone.

Services: Education centre for adults.
English as a second language, day and evening (free).
Skilled trade courses (minimal course fee).
Vocational counselling.
Programs for immigrant women.
Legal services and counselling.

INDUSTRIAL ACCIDENTS VICTIMS' GROUP OF ONTARIO
845 St. Clair Ave. West
Toronto, Ontario
M6C 1C3
Tel: 651-5650

Hours: Daily 8.30 am - 4.30 pm
Fees: None

Eligibility: Anyone.

Services: Small workman's compensation appeals to workman's compensation.
Unemployment Insurance Commission problems.
Pension plans.

Staff: Five lay advocates, two typists.
University of Toronto law students.

LANDLORDS' SELF HELP CENTRE
110 Atlantic Avenue
Toronto, Ontario
M6K 1X9
Tel: 532-4467

Hours:

Monday	3.30 pm - 6.30 pm
Wednesday	5.00 pm - 6.30 pm (by appointment)
Tues. & Thur.	9.00 am - 4.30 pm
Friday	8.30 am - 3.00 pm

Fees: None

Eligibility: Primarily for landlords of owner occupied dwellings.

Services: Information and advice for all.
Landlord-Tenant Act.
Rent Review legislation.
Document preparation and assistance for landlords.

METRO TENANTS LEGAL SERVICES
366 Adelaide St. East
Suite 233
Toronto, Ontario
M5A 3X9
Tel: 364-1486

Hours: Daily 9.00 am - 5.00 pm
Fees: None

Eligibility: All tenants.

Services: Assistance over telephone.
Help to organize tenants associations.
Representing tenants in rent reviews.
Representing tenants in disputes with landlord and some court negotiating, etc.
Speaking to groups about tenant rights.
Tenant may have to pay some court costs or disbursements if case goes to court.

MISSISSAUGA COMMUNITY LEGAL SERVICES
20 Dundas St. East
Mississauga, Ontario
L5A 1W2

Tel: 276-2121

Hours: Monday 10.00 am - 1.00 pm
4.00 pm - 8.00 pm
Tues. - Fri. 10.00 am - 5.00 pm

Fees: Free for lower income bracket.

Eligibility: Those who fit into income guidelines around $10,000 plus extra for each child.

Services: Family law, landlord and tenant law, welfare and family benefits, employment standards, unemployment insurance information, workman's compensation aid, immigration aid, old age security, Canada pension plan, consumer protection laws, preventative law and law reform projects.

NEIGHBOURHOOD LEGAL SERVICES
238 Carlton Street
Toronto, Ontario
M5A 2L1

Tel: 961-2625

Hours: (Morning answering service) 10.00 am - 5.00 pm

Fees: None

Eligibility: Primarily for people on welfare and unemployment.

Services: Advocacy service for low income people, landlord-tenant, welfare - family benefits, Unemployment Insurance Commission. Problems, referral service for legal services.

PARKDALE COMMUNITY LEGAL SERVICES
1239 Queen St. West
Toronto, Ontario
M6K 1L5

Tel: 531-2411
(24 hour service)

Hours: Monday 9.00 am - 7.30 pm
Tues.-Wed.-Fri. 9.00 am - 6.00 pm
Thursday 2.00 pm - 7.30 pm
Saturday 10.00 am - 2.00 pm

Fees: None except for disbursements.

Eligibility: Regional restrictions - Bloor to the Lakefront and Ossington to High Park.
Primarily for low income people (approx. $10,000).

Services: Family and welfare problems - disputes, Canada Pension.
Landlord-Tenant problems, Workman's Compensation.
Consumer and Immigration problems.
Unemployment Insurance Commission problems.

PROBLEM CENTRAL INFORMATION CENTRE
48 Highview Cres.
Toronto, Ontario
M6H 2Y2

Tel: 656-1252

Hours: Mon. - Wed. 7.30 pm - 9.00 pm
(by appointment)

Fees: None

Eligibility: For anyone.
No financial assessment necessary.
No boundaries.

Services: Legal Aid Clinic.
Immigrant problems.
Chartered accountants.

Staff: 110 volunteers.

REXDALE COMMUNITY INFORMATION AND LEGAL SERVICES
1530 Albion Road
Rexdale, Ontario
M9V 1B4

Tel: 741-1553

Hours: Mon. - Wed. - Fri. 9.00 am - 5.00 pm
Tues. - Thurs. 9.00 am - 9.00 pm

Fees: None

Eligibility: Primarily for people on welfare and family benefits and low income families.

Services: Workman's compensation, small claims court.
Family law, landlord-tenant disputes, welfare, Unemployment Insurance Commission problems, immigration problems, consumer standards.
Appeals income tax.

Staff: One full time lawyer and two para legal.

RIVERDALE SOCIO-LEGAL SERVICES
932A Queen St. East
Toronto, Ontario
M4M 1H9

Tel: 461-8102

Hours: Mon. - Fri. 10.00 am - 5.00 pm
Wed. 10.00 am - 6.00 pm

Fees: None

Eligibility: Only Don River - Coxwell, Lake Ontario - city limits.
Primarily for welfare and unemployed.

Services: Landlord & tenant problems.
Family-marriage problems.
Welfare & family problems.
Small claims court.
Consumer problems.
Minor criminal offences.
Provide speakers for various groups.

TENANT HOTLINE
1215 St. Clair Ave. West
Toronto, Ontario
M6E 1B5

Hours: Mon. - Wed., Fri. 9.00 am - 6.00 pm
Thursday 9.00 am - 1.00 pm

Tel: 656-5500

Fees: None

Eligibility: Primarily low income group tenants.

Services: Telephone advice; 24-hour emergency service.
Some court cases, small claim services.
Rent reviews and appeals.

DOWNTOWN LEGAL AID SERVICES
44 St. George Street
Toronto, Ontario
M5S 2E4

Hours: Mon. - Thur. 12.00 noon - 6.00 pm

Fees: None

(Mailing address:
84 Queen's Park Crescent
Toronto, Ontario, M5S 1A1)

Tel: 978-6497

Eligibility: Anyone.

Services: Small claims court procedures.
Mostly landlord-tenant disputes.

Staff: University of Toronto law students.

YORK COMMUNITY SERVICES
1651 Keele Street
Toronto, Ontario
M6M 3W2

Hours: Mon. & Wed. 9.00 am - 9.00 pm
Tues., Thu., Fri. 9.00 am - 5.00 pm

Tel: 653-5400

Fees: None

Eligibility: Legal aid primarily for low income.
Follow-ups and involved cases referred to private lawyers.

Services: Holistic approach to treatment.
Social-legal-medical services.
Tenant-Landlord information.

Staff: Two physicians, one public health nurse.
One psychiatric nurse, medical student.
One full time lawyer, one para legal worker.
Two community workers.

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EMPLOYMENT AND RETRAINING

Those wishing to improve their employment qualifications are directed to the following agencies:

CANADA EMPLOYMENT AND IMMIGRATION COMMISSION (C.E.I.C.)
55 St. Clair Ave. East
7th floor
Toronto, Ontario
M4T 2M9

Hours: 8.30 am - 4.30 pm, Mon. - Fri.
Fees: None

Tel: 966-6279

Eligibility: Anyone 17 years or older at least one year out of school, not in possession of a marketable skill.

Services: Provide help in job placement and career counselling. Programs include occupational skill training and upgrading, work adjustment training, language fluency training and apprenticeship training; will offer some income support through U.I.C. or a manpower training allowance.

FOCUS ON CHANGE
Bongard House
80 Woodlawn Ave. East
Toronto, Ontario
M4T 1C1

Hours: 9.00 am - 5.00 pm, Mon. - Fri.
Fees: None

Tel: 961-8100

Eligibility: Women receiving social assistance, e.g. unemployment insurance, welfare, family benefits.

Services: Discussion group two mornings a week to deal with problems in parenting, budgeting and employment. Provides academic upgrading course in concert with George Brown College and Canada Manpower. Child care and T.T.C. tickets available.

OPPORTUNITIES FOR ADVANCEMENT
25 Poynter Drive
Weston, Ontario
M9R 1K8

Hours: 9.00 am - 5.00 pm, Mon. - Fri.
Fees: None

Tel: 245-4241

Eligibility: Sole support mothers on social assistance, e.g. unemployment insurance, welfare, etc.

Services: Discussion group one time per week for 14 weeks; information on skill training programs; and public education. Child care available.

SOLE SUPPORT MOTHERS PROJECT
55 St. Clair Ave. East
Room 625
Toronto, Ontario
M4T 1M2

Hours: 8.30 am - 4.30 pm, Mon. to Fri.

Fees: None

Tel: 963-0058

Eligibility: Women on family benefits.
Applicants are screened in interview to determine suitability for employment.

Services: Three week course provides information about interview and resume preparation, budgeting, and job search techniques. Child care and transportation paid.

TIMES CHANGE
22 Davisville Avenue
Toronto, Ontario
M4S 1E8

Hours: 9.30 am - 5.00 pm, Mon., Tues., Thur.
9.30 am - 12.30 pm, Wednesday

Tel: 487-2807

Fees: None, but donation requested.

Eligibility: Women, particularly those with difficulty entering labour force.

Services: Placement service, resource library, workshops for career counselling and job search techniques.

HOUSING INFORMATION

1. Rent Review

Tenants should be aware that no rent increase greater than six per cent annually is allowable without prior approval of the Rent Review Board. Rent increases of six per cent or under are effective 90 days after the landlord informs the tenant in writing for a month-to-month tenancy and at the beginning of a new annual leave term if the landlord informs the tenant 90 days prior to the expiry of the existing lease.

The Government of Ontario operates a rent review program in each of Metro Toronto's area municipalities. Rent review enquiries should be directed to the following telephone numbers:

Area	Number
East York	429-0664
Etobicoke	236-2681
North York	224-7643
Scarborough	438-3452
Toronto and York	964-8281

Assistance on rent review matters may also be sought from any of the agencies listed in the following section.

3. Eviction

Tenants may be evicted for a number of offences, with failure to pay rent and wilful damage being the main ones. However, the Landlord and Tenant Act, Part IV, restricts the grounds for eviction to a small number. It also sets forth stringent procedures which landlords must follow in order that a tenant can be legally evicted. A tenant can be evicted only as a result of a judgment by a Provincial Court. Tenants cannot be evicted by landlords directly. Moreover, landlords are required, except under severely prescribed circumstances, to renew annual leases upon their expiry or to continue the tenancy on a month-to-month basis.

Tenants experiencing difficulties are advised to call one of the following telephone numbers:

Metro Tenants Legal Services	364-1486
Tenant Hot Line	656-5500

In addition, many of the legal aid services listed above in the Legal Services section will consider taking landlord-tenant disputes.

Tenants who have been evicted and have nowhere to go may be eligible to use one of the agencies listed below in the Emergency Housing section.

EMERGENCY HOUSING

1. General

Families with domestic problems (men and women), transients, sheriff-evicted families, fire victims and so forth are advised to call the following:

FAMILY RESIDENCE
Metro Toronto Dept. of Social Services
674 Dundas St. West
Toronto, Ontario
M5T 1H9

Hours: 24 hour service
Fees: None

Tel: 363-8475

Services: Three meals/day.
No babysitting.

Family Size: Any size family.

Length of Stay: No time limit - usually 1 - 2 weeks.

2. Women

An increased awareness of wife-beating and child abuse has led in recent years to the establishment of a number of emergency housing services for women in need of assistance. Admission, however is on a priority basis and the need for this housing greatly exceeds the available supply.

INTERVAL HOUSE
596 Huron Street
Toronto, Ontario
M5R 2R7

Hours: 24 hour service
Fees: None

Tel: 924-1491

Residents: Primarily battered women and families.
Men not accepted.

Services: Babysitting arranged between mothers.
Counselling.

Family Size: No limit.

Length of Stay: Six week maximum.

Capacity: Twenty-two people (about six families).

NELLIE'S HOSTEL
275a Broadview Ave.
Toronto, Ontario
M4M 2G8
Tel: 461-1084

Hours: 24 hour service
Fees: $0.50 per night from those who can afford it.

Residents: Women and children.
Battered women, alcoholics, women from prisons, etc.
Male children to 12 years of age.

Services: Must be out 1.00 am to 4.00 pm, Monday to Friday.
Referrals for aid.

Length of Stay: Two week maximum stay.

TORONTO COMMUNITY HOSTEL
191 Spadina Road
Toronto, Ontario
M5R 2T9
Tel: 925-4431

Hours: 24 hour emergency service.
Fees: $2.00 per night from those who can afford it.

Residents: Primarily single women and single parent families (men and women).

Services: Meals and counselling re: jobs, welfare, free clinics, etc.

Length of Stay: Maximum five days.

WOMEN'S HABITAT OF ETOBICOKE
149 Stanley Ave.
Toronto, Ontario
M8V 1N8
Tel: 252-5829

Hours: 9.00 am - 5.00 pm, Mon. to Fri.
24 hour service
Fees: None for the unemployed.
$14.70 maximum per day on a sliding scale for employed women.

Residents: Primarily for evicted women with children.
Not for women with severe emotional or drug problems, etc.

Services: Aid OHC.
Registry listing.
Provides allowance $10/per week & $2/per week/per child.
Two meals per day.

Responsibilities: Cooking and other house chores for women.

Capacity: Twenty-two residents.

Length of Stay: Maximum six weeks.

WOMEN IN TRANSITION, INC.
143 Spadina Road
Toronto, Ontario
M5R 2T1

Hours: 24 hour service
Fees: Free

Tel: 967-5227

Residents: Primarily for battered women with children and evicted women with children.
Not women with emotional or psychological problems.

Services: Marital Counselling
Three meals/day.
Summer camp program
Winter support.

Length of Stay: Maximum six weeks.

3. Single Men

High unemployment has increased the number of single men who need temporary housing. Institutions which provide such housing include the following:

SINGLE MEN'S SERVICE (Metro Toronto Dept. of Community Services)

Intake Unit 319 George St.
Men's Hostel 335 George St.
Seaton House 325 George St.
Toronto, Ontario
M5A 2N2

Hours: Office 8:00 am - 4:00 pm
After hours tel. 367-8600
Fees: None or according to need

Tel. 964-7323

Residents: Single men age 18 and over without housing.

Services: Counselling by social workers.
Three meals a day.
Other services as per assessment.

Capacity: Temporary accommodation for 400-500 at Men's Hostsl for employable men. Limited permanent accommodation at Seaton House for permanently unemployable men.

Length of Stay: Two weeks or according to assessment.

SALVATION ARMY MEN'S RESIDENCE AND LABOUR BUREAU
135 Sherbourne St.
Toronto, Ontario
M5A 2R5

Tel. 366-2733

Hours: Office 9:00 am - 4:00 pm

Fees: None

Residents: Single men age 19 and over, in good health, including working men, transients and some old age pensioners.

Services: Counselling
Assistance in finding temporary work
Three meals a day

Capacity: 410 persons

Length of Stay: Variable (In by 9:30 pm, out by 8:00 am).

OVERNIGHT DROP-IN CENTRE (All Saints' Church - Anglican)
315 Dundas St. East
Toronto, Ontario
M5A 2A2

Tel. 368-7977

Hours: Office 9:30 am - 4:00 pm

Fees: 15¢ a meal

Residents: Men or Women age 18 and over.

Services: Counselling
Low priced meal

Capacity: 92 persons

Length of Stay: Daily basis

FRED VICTOR MISSION (United Church of Canada)
139 Jarvis St.
Toronto, Ontario
M5C 2H6

Tel. 364-8228

Hours: 4:00 pm - 8:00 am

Fees: $2.50/night from those who can afford it.

Residents: Single men (any age)

Services: Counselling
Dinner and Breakfast
Recreation in Evening

Capacity: 120 persons (usually filled to capacity)

Length of Stay: On a daily basis. (in by 9:45 pm, out by 8:00 am)

ROOMS REGISTRY SERVICE (All Saints' Church - Anglican)
(OPEN DOOR CENTRE)
315 Dundas St. East
Toronto, Ontario
M5A 2A2

Tel. 366-4319

Hours: Office 9:30 am - 4:00 pm

Fees: None

Services: Helps both single persons and families find low-rent accommodation from its list of available rooms and apartments.

SOCIAL ASSISTANCE

1. Eligibility

General Welfare Assistance is available to families with immediate short term needs or those with long term needs who do not qualify under other government programs. Family Benefit Allowances provide for provincial assistance to those with long term needs. Single mothers with dependent children under 16 years of age who are widowed, deserted, divorced or deserting are eligible for Family Benefits. A single father, unless disabled himself, is eligible only for short term General Welfare for himself and his dependent. Eligibiiity is determined through the assessment of income, assets and living costs by a welfare worker in a personal interview.

Application for General Welfare Assistance is made in person at the Community Service Centre closest to your home. For more information call 947-8623.

2. Family Benefits

Starting in 1985 and including maximum shelter subsidy, a mother with one child 10 - 15 years receives $665 monthly. With two children 10 - 15, the monthly allowance is $767. With three children 10 - 15, the monthly allowance is $859. Families in the Family Benefits program also receive basic OHIP coverage, specified prescription drugs, preventative dental care for the children and emergency dental care for the parent. Other supplementary benefits may also be available. Recipients should contact their case worker regarding benefits and eligibility.

3. Family Benefit Work Group

The Family Benefit Work Group is a coalition of mothers on welfare and social service agencies working together for increases in work incentives and allowance levels, and other reforms. Mothers wishing to help this group are invited to call the organizer, at 960-0258.

LOW-COST PROGRAMS AND LEISURE OPPORTUNITIES FOR THE ELDERLY

This listing of low cost programs and other leisure opportunities for Seniors is not exhaustive. To the extent that they often represent qualified concessions to age, "free" or "reduced admission" occasions are no substitute for an adequate money income which would allow the elderly to support these and other programs fully and would afford them a relatively free choice in managing their own leisure activities.

Metropolitan Toronto offers a variety of organized leisure programs. There are more than 250 clubs where seniors may meet for cards, crafts, bowling, trips and other events. Community Centres offer programs for all ages. There are also organizations and clubs oriented to different language and cultural groups.

For information call: Community Information Centre - 863-0505
(ask for a copy of "Information For Seniors")

The Director of Continuing Education describes thousands of educational, cultural and other programs for persons of all ages and at low, reduced or no cost to seniors. The Directory includes retirement courses covering investment, travel, health, leisure, community services and a great variety of other interests. This Directory may be consulted at local libraries.

Library Services also will deliver books to shut-ins, provide books with enlarged print and special programs for older persons.

Admission Privileges: Admissions at reduced rates or free to seniors are offered at certain times and for certain events by a number of institutions. Proof of age is required though no one pass or card will cover all situations. The Ontario Senior Citizens' Privilege Card ("free drug card") is often acceptable.

Famous Players and 20th Century Theatres and Odeon Theatres offer reduced admissions except for special events and reserved performances. Persons may apply at nearest box offices for details.

O'Keefe Centre offers half rate for most Wednesday and Saturday Matinees. 966-3271

Metro Zoo offers a special $2.00 rate. 284-8181

Ontario Science Centre offers reduced admissions and also free movie tickets. 429-4423 or 429-4100 ext. 252

Ontario Place offers free passes subject to checking first during C.N.E. period. 965-7711

Royal Agricultural Winter Fair offers a special $1.25 rate for senior citizens on two days during the Fair. 593-6262

Ontario Art Gallery offers free admission anytime. 977-0414

Edward Johnson Building offers half rate for most concerts. 978-3744

Royal Conservatory of Music offers free noon hour concerts and evening teachers recital. 978-3797

Other events are periodically advertised, free or at reduced rates in newspapers and magazines.

The Volunteer Centre offers interesting and varied opportunities of helping others. 961-6888

Elderly persons may use their knowledge and skills as volunteers or for a small payment. For information - Community Information Centre 863-0505

Opportunities for promoting the interests and welfare of senior citizens are offered through membership in

Canadian Pensioners Concerned (Ontario Division) 368-5222

and

United Senior Citizens of Ontario 252-2021

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PART IV

SAMPLE BUDGETS

Using the Sample Budgets

The 15 sample budgets included in Part VI show the expenditure requirements of a variety of typical households which are grouped and colour coded by the type of household.

The sample budgets include the cost of OHIP and dental insurance in health care, although these items are often paid for by an employer and therefore may not appear as part of an individual's income. Where applicable, sales taxes are included in the various expenditure categories.

The "Total Budget Requirement" in each budget gives the amount needed to meet the Budget Guide standards for food, housing, clothing, health care, and so forth, in the month of October 1982. The "Estimated Income Tax, CPP and UIC less Tax Credits" are in addition to the "Total Budget Requirements" and are based on the 1982 income tax guide. All the normal deductions from total income (see pages 155 - 157) are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required" less any Family Allowances at the 1982 rate of $26.91 per month. In the case of four budgets for elderly persons, Ontario Tax Grants were always greater than income tax, if any was owed. All employed single parents who rent received the maximum day care subsidy based on form 7 of the Ontario Day Nurseries Act and October 1982 information on allowable expenses.

The following is a list of the Sample Budgets:

		Page
Two Adult Families: (buff)	Four persons: Employed man, woman at home, girl 8, boy 13 (renters)	183.
	Four persons: Employed man, woman at home, girl 8, boy 13 (homeowners with car)	184.
	Two employed adults (renters)	185.
	Three persons: Employed man, woman at home, boy 1 (renters)	186.
One Parent Families: (yellow)	Two persons: Employed woman with girl 3 (renters)	187.
	Two persons: Woman at home with girl 3 (renters)	188.
	Three persons: Employed woman, girl 3, boy 8 (renters)	189.
	Three persons: Woman at home, girl 3, boy 8 (renters)	190.
	Three persons: Employed woman, girl 8, boy 13 (renters)	191.
	Three persons: Employed woman, girl 8, boy 13 (homeowners with car)	192.
Elderly Households: (gold)	One person: Woman (renter)	193.
	One person: Man (homeowner)	194.
	Two persons: Man and woman (renters)	195.
	Two persons: Man and woman (homeowner with car)	196.
Single Adults: (blue)	One person: Employed man (renter)	197.
	One person: Employed woman (renter)	198.

STANDARD FAMILY BUDGET 1984

Four Person Family (renters)*

Man - Blue Collar, moderate activity
Woman - At home
Girl - 8 years
Boy - 13 years

Expenditure Category	Amount		Per Cent of Total Budget
	Monthly	Yearly	
Food	473.23	5,678.76	26.8
Housing (three bedrooms)	495.00	5,940.00	28.0
Homefurnishings & Equipment	73.76	885.12	4.2
Household Operation	22.36	268.32	1.3
Clothing**	152.87	1,834.44	8.6
Health Care	109.04	1,308.48	6.2
Personal Care	49.49	593.88	2.8
Recreation, Reading, Gifts and Contributions, and Communication	194.53	2,334.36	11.0
Alcohol and Tobacco	82.80	993.60	4.7
Transportation	74.89	898.68	4.2
Special School Needs	12.13	145.56	.7
Life Insurance	6.00	72.00	.3
Contingency Fund	22.00	264.00	1.2
TOTAL BUDGET REQUIREMENT	1,768.10	21,217.20	100.0
Estimated Income Tax, Tax Credits and Social Insurance Contributions	279.00	3,353.00	15.8
Estimated Gross Income Required	2,047.00	24,570.00	

*Based on October 1984 prices and 1984 taxes.

**For male white collar worker, add $61.20 per year for clothing.

SAMPLE FAMILY BUDGET 1984

Four Person Family (homeowners with car)*

Man - Blue Collar worker, moderate activity
Woman - At home
Girl - 8 years
Boy - 13 years

Expenditure Category	Amount		Per Cent of Total Budget
	Monthly	Yearly	
Food	473.23	5,678.76	20.8
Housing (with mortgage)	843.51	10,122.12	37.1
Homefurnishings & Equipment	78.84	946.08	3.5
Household Operation	22.36	268.32	1.0
Clothing**	152.87	1,834.44	6.7
Health Care	109.04	1,308.48	4.8
Personal Care	49.49	593.88	2.2
Recreation, Reading, Gifts and Contributions, and Communication	194.53	2,334.36	8.6
Alcohol and Tobacco	82.80	993.60	3.6
Transportation (with car)	225.71	2,708.52	9.9
Special School Needs	12.13	145.56	.5
Life Insurance	6.00	72.00	.3
Contingency Fund	22.00	264.00	1.0
TOTAL BUDGET REQUIREMENT	2,272.51	27,270.12	100.0
Estimated Income Tax, Tax Credits and Social Insurance Contributions	598.00	7,070.00	25.9
Estimated Gross Income Required	2,862.00	34,340.00	

*Based on October 1984 prices and 1984 taxes.

**For male white collar worker, add $61.20 per year for clothing.

STANDARD FAMILY BUDGET 1984

Two Person Family (renters)*

Man - Blue Collar worker, moderate activity
Woman - Employed, moderate activity

Expenditure Category	Amount		Per Cent of Total Budget
	Monthly	Yearly	
Food	260.92	3,131.04	20.7
Housing (1 bedroom)	354.00	4,248.00	28.1
Homefurnishings & Equipment	44.89	538.68	3.6
Household Operation	14.70	122.50	1.2
Clothing**	109.77	1,317.24	8.7
Health Care	96.88	1,162.56	7.7
Personal Care	36.21	434.52	2.9
Recreation, Reading, Gifts and Contributions, and Communication	148.32	1,779.84	11.8
Alcohol and Tobacco	82.80	993.60	6.6
Transportation	83.42	1,001.04	6.6
Life Insurance	6.00	72.00	.5
Contingency Fund	22.00	264.00	1.7
TOTAL BUDGET REQUIREMENT	1,259.91	15,118.92	100.0
Estimated Income Tax, Tax Credits and Social Insurance Contributions	106.00	1,273.00	8.4
Estimated Gross Income Required	1,366.00	16,392.00	

*Based on October 1984 prices and 1984 taxes.

**For male white collar worker, add $61.20 per year for clothing.

STANDARD FAMILY BUDGET 1984

Three Person Family (renters)*

Man - Blue Collar, moderate activity
Woman - At home
Boy - 1 year

Expenditure Category	Amount		Per Cent of Total Budget
	Monthly	Yearly	
Food	324.31	3,891.72	23.2
Housing (2 bedrooms)	415.00	4,980.00	29.7
Homefurnishings & Equipment	59.63	715.56	4.3
Household Operation	18.53	222.36	1.3
Clothing**	109.41	1,312.92	7.8
Health Care	109.04	1,308.48	7.8
Personal Care	38.37	460.44	2.7
Recreation, Reading, Gifts and Contributions, and Communication	155.57	1,866.84	11.1
Alcohol and Tobacco	82.80	993.60	5.9
Transportation	55.85	670.20	4.0
Life Insurance	6.00	72.00	.4
Contingency Fund	22.00	264.00	1.6
TOTAL BUDGET REQUIREMENT	1,396.51	16,758.12	100.0
Estimated Income Tax, Tax Credits and Social Insurance Contributions	174.00	2,092.00	12.5
Estimated Gross Income Required	1,571.00	18,850.00	

*Based on October 1984 prices and 1984 taxes.

**For male white collar worker, add $61.20 per year for clothing.

STANDARD FAMILY BUDGET 1984

Two Person Family (renters)*

Woman - Employed, moderate activity
Girl - 3 years

Expenditure Category	Amount		Per Cent of Total Budget
	Monthly	Yearly	
Food	198.43	2,381.16	16.1
Housing (2 bedrooms)	415.00	4,980.00	33.8
Homefurnishings & Equipment	51.94	623.28	4.2
Household Operation	14.70	176.40	1.2
Clothing	79.34	952.08	6.5
Health Care	96.88	1,162.56	7.9
Personal Care	27.55	330.60	2.2
Recreation, Reading, Gifts and Contributions, and Communication	126.17	1,514.04	10.3
Alcohol and Tobacco	41.40	496.80	3.4
Transportation	56.01	672.12	4.6
Child Care (subsidized)	93.34	1,120.08	7.6
Life Insurance	6.00	72.00	.5
Contingency Fund	22.00	264.00	1.8
TOTAL BUDGET REQUIREMENT	1,228.76	14,745.12	100.0
Estimated Income Tax, Tax Credits and Social Insurance Contributions	123.00	1,482.00	10.1
Estimated Gross Income Required	1,352.00	16,227.00	

*Based on October 1984 prices and 1984 taxes.

STANDARD FAMILY BUDGET 1984

Two Person Family (renters)*

Woman - At home
Girl - 3 years

Expenditure Category	Amount		Per Cent of Total Budget
	Monthly	Yearly	
Food	198.43	2,381.16	17.0
Housing (2 bedrooms)	415.00	4,980.00	35.6
Homefurnishings & Equipment	51.94	623.28	4.5
Household Operation	14.70	176.40	1.3
Clothing	79.34	952.08	6.8
Health Care	96.88	1,162.56	8.3
Personal Care	27.55	330.60	2.4
Recreation, Reading, Gifts and Contributions, and Communication	126.17	1,514.04	10.8
Alcohol and Tobacco	41.40	496.80	3.6
Transportation	35.09	421.08	3.0
Child Care**	50.01	600.12	4.3
Life Insurance	6.00	72.00	.5
Contingency Fund	22.00	264.00	1.9
TOTAL BUDGET REQUIREMENT	1,164.51	13,974.00	100.0
Estimated Income Tax, Tax Credits and Social Insurance Contributions	111.00	1,328.00	9.5
Estimated Gross Income Required	1,275.00	15,301.00	

*Based on October 1984 prices and 1984 taxes.

**No subsidized costs are included in this budget.

STANDARD FAMILY BUDGET 1984

Three Person Family (renters)*

Woman - Employed, moderate activity
Girl - 3 years
Boy - 8 years

Expenditure Category	Amount		Per Cent of Total Budget
	Monthly	Yearly	
Food	293.19	3,518.28	19.1
Housing (3 bedrooms)	495.00	5,940.00	32.2
Homefurnishings & Equipment	66.09	793.08	4.3
Household Operation	18.53	222.36	1.2
Clothing	104.12	1,249.44	6.8
Health Care	109.04	1,308.48	7.1
Personal Care	33.56	402.72	2.2
Recreation, Reading, Gifts and Contributions, and Communication	147.05	1,764.60	9.6
Alcohol and Tobacco	41.40	496.80	2.7
Transportation	58.20	698.40	3.8
Child Care (subsidized)	136.67	1,640.04	8.9
Special School Needs	5.96	71.52	.4
Life Insurance	6.00	72.00	.4
Contingency Fund	22.00	264.00	1.4
TOTAL BUDGET REQUIREMENT	1,536.81	18,441.72	100.0
Estimated Income Tax, Tax Credits and Social Insurance Contributions	238.00	2,859.00	15.5
Estimated Gross Income Required	1,775.00	21,301.00	

*Based on October 1984 prices and 1984 taxes.

STANDARD FAMILY BUDGET 1984

Three Person Family (renters)*

Woman - at home
Girl - 3 years
Boy - 8 years

Expenditure Category	Amount		Per Cent of Total Budget
	Monthly	Yearly	
Food	293.19	3,518.28	21.0
Housing (3 bedrooms)	495.00	5,940.00	35.5
Homefurnishings & Equipment	66.09	793.08	4.7
Household Operation	18.53	222.36	1.3
Clothing	88.73	1,064.76	6.4
Health Care	109.04	1,308.48	7.8
Personal Care	32.98	395.76	2.4
Recreation, Reading, Gifts and Contributions, and Communications	147.05	1,764.60	10.6
Alcohol and Tobacco	41.40	496.80	3.0
Transportation	17.30	207.60	1.2
Child Care**	50.01	600.12	3.6
Special School Needs	5.96	71.52	.4
Life Insurance	6.00	72.00	.4
Contingency Fund	22.00	264.00	1.6
TOTAL BUDGET REQUIREMENT	1,393.29	16,719.36	100.0
Estimated Income Tax, Tax Credits and Social Insurance Contributions	146.00	1,756.00	10.5
Estimated Gross Income Required	1,540.00	18,475.00	

*Based on October 1984 prices and 1984 taxes.

**No subsidized costs are included in this budget.

STANDARD FAMILY BUDGET 1984

Three Person Family (renters)*

Woman - Employed, moderate activity
Girl - 8 years
Boy - 13 years

Expenditure Category	Amount		Per Cent of Total Budget
	Monthly	Yearly	
Food	361.99	4,343.88	22.3
Housing (3 bedrooms)	495.00	5,940.00	30.6
Homefurnishings & Equipment	66.09	793.08	4.1
Household Operation	18.53	222.36	1.1
Clothing	119.37	1,432.44	7.4
Health Care	109.04	1,308.48	6.7
Personal Care	35.94	431.28	2.2
Recreation, Reading, Gifts and Contributions, and Communication	165.13	1,981.56	10.2
Alcohol and Tobacco	41.40	496.80	2.6
Transportation	74.08	888.96	4.6
Child Care (subsidized)	93.34	1,120.08	5.8
Special School Needs	12.13	145.56	.7
Life Insurance	6.00	72.00	1.4
Contingency Fund	22.00	264.00	100.0
TOTAL BUDGET REQUIREMENT	1,620.04	19,440.48	14.9
Estimated Income Tax, Tax Credits and Social Insurance Contributions	241.00	2,887.00	
Estimated Gross Income Required	1,861.00	22,327.00	

*Based on October 1984 prices and 1984 taxes.

SAMPLE FAMILY BUDGET 1984

Three Person Family (homeowner with car)*

Woman - Employed, moderate activity
Girl - 8 years
Boy - 13 years

Expenditure Category	Amount Monthly	Amount Yearly	Per Cent of Total Budget
Food	361.99	4,343.88	15.2
Housing (with mortgage)	838.23	10,058.76	35.3
Homefurnishings & Equipment	71.17	854.04	3.0
Household Operation	18.53	222.36	.8
Clothing	119.37	1,432.44	5.0
Health Care	109.04	1,308.48	4.6
Personal Care	35.94	431.28	1.5
Recreation, Reading, Gifts and Contributions, and Communication	165.13	1,981.56	7.0
Alcohol and Tobacco	41.40	496.80	1.7
Transportation (with car)	222.79	2,673.48	9.4
Child Care**	350.91	4,210.92	14.8
Special School Needs	12.13	145.56	.5
Life Insurance	6.00	72.00	.3
Contingency Fund	22.00	264.00	.9
TOTAL BUDGET REQUIREMENT	2,374.63	28,495.56	100.0
Estimated Income Tax, Tax Credits and Social Insurance Contributions	609.00	7,310.00	25.7
Estimated Gross Income Required	2,984.00	35,806.00	

*Based on October 1984 prices and 1984 taxes.

**No subsidized costs are included in this budget.

STANDARD FAMILY BUDGET 1984

One Person Household (elderly renter)*

Woman - average activity

Expenditure Category	Amount		Per Cent of Total Budget
	Monthly	Yearly	
Food (at home and away)	136.94	1,643.22	15.5
Housing (1 bedroom)	354.00	4,248.00	40.0
Homefurnishings & Equipment	37.72	452.64	4.3
Household Operation	8.51	102.12	1.0
Clothing	31.83	381.96	3.6
Health Care	44.72	536.64	5.1
Personal Care	36.61	439.32	4.1
Recreation, Reading, Gifts and Contributions, and Communication	138.43	1,661.16	15.6
Alcohol and Tobacco	28.13	337.56	3.2
Transportation	46.30	555.60	5.2
Contingency Fund	22.00	264.00	2.5
TOTAL BUDGET REQUIREMENT	885.19	10,622.28	100.0
Estimated Income Tax (=0) and Senior Tax Grants**		(+550.00)	

*Based on October 1984 prices and 1984 taxes.

**Assumes combined interest and pension deductions of at least $1,600.00.

STANDARD FAMILY BUDGET 1984

One Person Household (elderly homeowner)*

Man - average activity

Expenditure Category	Amount		Per Cent of Total Budget
	Monthly	Yearly	
Food (at home and away)	182.04	2,184.42	21.8
Housing (no mortgage)	279.12	3,349.44	33.4
Homefurnishings & Equipment	43.41	520.92	5.2
Household Operation	8.51	102.12	1.0
Clothing	29.77	357.24	3.6
Health Care	44.72	536.64	5.3
Personal Care	14.14	169.68	1.7
Recreation, Reading, Gifts and Contributions, and Communication	138.43	1,661.16	16.5
Alcohol and Tobacco	28.13	337.56	3.4
Transportation	46.30	555.60	5.5
Contingency Fund	22.00	264.00	2.6
TOTAL BUDGET REQUIREMENT	836.57	10,038.84	100.0
Estimated Income Tax (=0) and Senior Tax Grants		(+550.00)	

*Based on October 1984 prices and 1984 taxes.

**Assumes combined interest and pension deductions of at least $1,000.00.

STANDARD FAMILY BUDGET 1984

Two Person Family (elderly renters)*

Man - average activity
Woman - average activity

Expenditure Category	Average Monthly	Average Yearly	Per Cent of Total Budget
Food (at home and away)	318.90	3,827.64	25.4
Housing (I bedroom)	354.00	4,248.00	28.2
Homefurnishings & Equipment	42.37	508.44	3.4
Household Operation	14.70	176.40	1.2
Clothing	61.60	739.20	4.9
Health Care	71.80	861.60	5.7
Personal Care	50.75	609.00	4.0
Recreation, Reading, Gifts and Contributions, and Communication	196.30	2,355.60	15.6
Alcohol and Tobacco	56.26	675.12	4.5
Transportation	67.13	812.76	5.3
Contingency Fund	22.00	264.00	1.8
TOTAL BUDGET REQUIREMENT	1,255.81	15,069.72	100.0
Estimated Income Tax (=0) and Senior Tax Grants		(+600.00)	

*Based on October 1984 prices and 1984 taxes.

STANDARD FAMILY BUDGET 1984

Two Person Family (elderly homeowners with car)*

Man - average activity
Woman - average activity

Expenditure Category	Average Monthly	Average Yearly	Per Cent of Total Budget
Food (at home only)	239.83	2,877.96	19.3
Housing (no mortgage)	284.42	3,413.04	22.9
Homefurnishings & Equipment	48.06	576.72	3.9
Household Operation	14.70	176.40	1.2
Clothing	61.60	739.40	5.0
Health Care	71.80	861.60	5.8
Personal Care	50.75	609.00	4.1
Recreation, Reading, Gifts and Contributions, and Communication	196.30	2,355.60	15.8
Alcohol and Tobacco	56.26	675.12	4.5
Transportation (with car)	194.98	2,339.76	15.7
Contingency Fund	22.00	264.00	1.8
TOTAL BUDGET REQUIREMENT	1,240.70	14,888.40	100.0
Estimated Income Tax (=0) and Senior Tax Credits		(+600.00)	

*Based on October 1984 prices and 1984 taxes.

STANDARD FAMILY BUDGET 1984

One Person Household (renter)*

Man - Blue Collar Worker, moderate activity

Expenditure Category	Average Monthly	Average Yearly	Per Cent of Total Budget
Food	160.60	1,927.20	18.3
Housing (1 bedroom)	354.00	4,248.00	40.3
Homefurnishings & Equipment	41.82	501.84	4.8
Household Operation	8.51	102.12	1.0
Clothing	48.89	586.68	5.6
Health Care	49.62	595.44	5.6
Personal Care	14.13	169.56	1.6
Recreation, Reading, Gifts and Contributions, and Communications	96.61	1,159.32	11.0
Alcohol and Tobacco	41.40	496.80	4.7
Transportation	41.71	500.52	4.7
Contingency Fund	22.00	264.00	2.5
TOTAL BUDGET REQUIREMENT	879.29	10,551.48	100.0
Estimated Income Tax, Tax Credits and Social Insurance Contributions	152.00	1,828.00	17.3
Estimated Gross Income Required	1,032.00	12,379.00	

*Based on October 1984 prices and 1984 taxes.

**For male white collar worker, add $61.20 per year for clothing.

STANDARD FAMILY BUDGET 1984

One Person Household (renter)*

Woman - Employed, moderate activity

Expenditure Category	Average Monthly	Average Yearly	Per Cent of Total Budget
Food	135.90	1,630.80	15.5
Housing (1 bedroom)	354.00	4,248.00	40.5
Homefurnishings & Equipment	41.82	501.84	4.8
Household Operation	8.51	102.12	1.0
Clothing	60.88	730.56	7.0
Health Care	49.62	595.44	5.7
Personal Care	22.09	265.08	2.5
Recreation, Reading, Gifts and Contributions, and Communication	96.61	1,159.32	11.0
Alcohol and Tobacco	41.40	496.80	4.7
Transportation	41.71	500.52	4.8
Contingency Fund	22.00	264.00	2.5
TOTAL BUDGET REQUIREMENT	874.54	10,494.48	100.0
Estimated Income Tax, Tax Credits and Social Insurance Contributions	150.00	1,800.00	17.2
Estimated Gross Income Required	1,024.00	12,194.00	

*Based on October 1984 prices and 1984 taxes.

PART VII

THE COST OF RAISING A CHILD

THE COST OF RAISING A CHILD

Since February 1982 when the Social Planning Council of Metropolitan Toronto published its first Social Infopac on the cost of raising a child, the Council has received many requests for information on this subject. This section has been added to the 1984 Guides for Family Budgeting to update those costs based on the pricings which are found elsewhere in this publication. The costs presented in this section also update most of the information presented in the Council's second Social Infopac on the cost of raising a child in a two parent family published in November 1984 and based on prices in June of 1984.

The costs presented in this section, as in the rest of this publication, should be considered to reflect prices in the Toronto area as of October, 1984, although the date of some prices may vary by a month.

The purpose of the prices and standard in this publication is to allow for the estimation of the after-tax incomes which would enable various types of households to enjoy an adequate, but modest, standard of living which would maintain both the physical and social well-being of household members within their community.

The standard costs in this section only differ from those in the rest of this publication in that child-related costs are separated from total family costs. Standard family costs do not include savings or current expenses for a college education (cost estimates end with age 18 and grade 13), nor do they cover unusual costs, such as those for orthodontic care, either of which might be considered part of the reasonable or necessary cost of raising a child.

Lone Parent Reference Family

Since most of the requests for information about the cost of raising children relate to the costs of children in lone parent families, often involving child support payments, the costs in ths section, where appropriate, will be based on the assumption that the child or children are living full-time with one parent. The costs presented in this section, therefore, should not be used to estimate child raising costs during periods in which there were (or are) more than one adult or parent within the family unit.

The cost of raising children in a two parent family may be calculated, however, by calculating the annual cost of the family with children on the "Summary Cost Tables" (pp.15-19) and then subtracting the cost of the family without child costs. The cost of raising children in a two parent family is less than in a lone parent family, particularly if one of the two parents remains at home.

The Additional Cost Approach to Child Costs

The approach to child costs in this section is to measure the additional after-tax cost to a lone parent to support one, two or three children using the standard costs in this publication. This means that all the standard costs that would be attributed to an adult with no children are not included in child costs, even though some of those costs may substantially benefit the child(ren) in the lone parent family. A following subsection on housing costs offers a primary example of this point.

Only Child Costs in Table A

To simplify cost calculations, the standard child costs presented in Table A are for lone parent families with only one child. This allows for the presentation of itemized child costs for food, housing, health and home maintenance and baby sitting which are or would be generally lower (on an average per child basis) in larger families. Other costs, including clothing, personal care, public transportation, school needs, recreation and day care, are the same for a given child regardless of the number of children in the family.

Allocating Costs to Two or Three Children in Table B

Table B shows the standard cost to a lone parent for two or three children. Since some child costs, such as rent for an extra bedroom or the extra cost of o.h.i.p. are incurred by the first or oldest child, although they may benefit subsequent children, the costs for each child in Table B should not necessarily be considered as separate cost assessments for each child, but only as costs to be added together.

The costs in Table B have been divided into two parts to simplify the calculation of child costs in families with either two or three children. There is also space provided on Table B list all of the standard child costs for a given year and give the sum total of those costs.

On Table B babysitting costs are included in the costs of the youngest child, although such costs may benefit other children as well. Standard housing costs for the first bedroom are assigned to the oldest child, while the cost of the second children's bedroom in the three child family ($960./year) is divided equally between the middle and youngest child.

Total itemized child costs for families with two or more children may be calculated by using the "Summary Cost Tables" starting on page 15.

Measuring Child Costs Over Several Years

Tables A and B show how the standard cost of raising children varies over a 19 year period from birth through age 18. These yearly costs may be added to determine the constant dollar cost of child raising over longer periods of time. The total cost of raising an only child through age 18 has been included in Table A.

Table B is designed to calculate the total annual cost of raising either two or three children in a given year or for a period of years. The calculation of child costs in Tables A and B over several years should normally begin no earlier than the onset of lone-parenthood and the stabilization of family size.

The Total Standard Cost of Raising An Only Child

Using the standard child costs on Table A, the estimated cost to a lone parent of raising an only child from birth to age 18 is about $75,700, excluding the cost of day care while the parent is employed. The estimated cost of private market day care over the maximum ten year period, including 35 weeks in the first year, is $40,923. If day care costs over ten years were added, the total cost would come to just over $116,600 in 1984 dollars.

TABLE A: THE ITEMIZED COST OF RAISING AN ONLY CHILD IN A LONE PARENT FAMILY (1)

Age	Sex	Food	Clothing	Personal Care	Public Transportation	School Needs	Recreation	Housing (3)	Health and Home Maintenance (3)	Baby Sitting	TOTAL (Without Day Care)	Day Care (Parent Employed) (3)	TOTAL (With Day Care) (4)
Infant (2)		871	341	634	-	-	50	732	763	577	3,968	3,780	7,748
1 - 3	Boy	946	196	55	8	-	87	732	763	577	3,364	4,633	7,997
	Girl	946	212	55	8	-	87	732	763	577	3,380	4,633	8,013
4 - 6	Boy	1,113	231	68	21	24	87	732	763	487	3,526	3,916	7,532
	Girl	1,113	248	68	21	24	87	732	763	487	3,543	3,916	7,549
7 - 9	Boy	1,305	297	72	26	72	251	732	763	307	3,825	3,472	7,567
	Girl	1,305	351	72	26	72	251	732	763	307	3,879	3,472	7,621
10 - 12	Boy	1,534	315	79	30	72	268	732	263	-	3,793	-	3,793
	Girl	1,534	390	116	30	72	268	732	763	-	3,905	-	3,905
13 - 15	Boy	1,811	395	94	202	112	335	732	763	-	4,444	-	4,444
	Girl	1,589	542	205	202	112	335	732	763	-	4,480	-	4,480
16 - 18	Boy	2,049	483	154	202	181	398	732	763	-	4,962	-	4,962
	Girl	1,518	689	252	202	181	398	732	763	-	4,735	-	4,735
TOTAL BOY		27,145	6,092	2,200	1,467	1,383	4,328	13,908	14,497	4,690	75,710	40,923	116,633
TOTAL GIRL		24,886	7,637	2,938	1,467	1,383	4,328	13,908	14,497	4,690	75,734	40,923	116,657

(1) The standard costs on this table are based on prices as of October, 1984 in Metropolitan Toronto
(2) Infant personal costs include furniture and equipment. Infant day care is for 35 weeks.
(3) Individual calculations to determine child support needs for health and day care costs should be revised to reflect actual costs wherever possible. Day care subsidies can reduce that cost to as little as $520 a year. Child housing costs may also merit revision (see discussion on page 204).
(4) Includes extra baby sitting costs for employed lone parent.

TABLE B: THE COST OF RAISING CHILDREN IN LONE PARENT FAMILIES WITH TWO OR THREE CHILDREN (*)

		TWO CHILD FAMILY				THREE CHILD FAMILY			
AGE	SEX	OLDER CHILD	YOUNGER CHILD	EXTRA BEDROOM (1)	DAY CARE(2)	OLDEST CHILD	MIDDLE CHILD	YOUNGEST CHILD	DAY CARE (2)
		$	$	$	$	$	$	$	$
Infant		3,351	2,332	0/960	3,780	3,311	2,196	2,437	3,780
1 - 3	Boy	2,744	2,188	0/960	4,633	2,701	2,048	2,457	4,633
	Girl	2,760	2,204	0/960	4,633	2,717	2,064	2,473	4,633
4 - 6	Boy	2,988	2,433	0/960	3,916	2,937	2,375	2,694	3,916
	Girl	3,005	2,450	0/960	3,916	2,954	2,392	2,711	3,916
7 - 9	Boy	3,459	2,767	0/960	3,472	3,400	3,016	3,020	3,472
	Girl	3,513	2,821	0/960	3,472	3,454	3,070	3,074	3,472
10-12	Boy	3,723	2,590	0/960	-	3,658	3,000	2,832	-
	Girl	3,835	2,702	0/960	-	3,765	3,112	2,944	-
13-15	Boy	4,362	3,229	0/960	-	4,280	3,627	3,459	-
	Girl	4,408	3,275	0/960	-	4,336	3,683	3,515	-
16-18	Boy	4,870	3,736	0/960	-	4,777	4,123	3,955	-
	Girl	4,666	3,533	0/960	-	4,597	3,944	3,776	-

ANNUAL COST CALCULATION		ANNUAL COST CALCULATION	
First Child	+	First Child	+
Second Child	+	Day Care (1st)?	+
Day Care (2nd)?	+	Second Child	+
Extra Bedroom ?	+	Day Care (2nd)	+
		Third Child	+
		Day Care (3rd)?	+
TOTAL COSTS	=	TOTAL COSTS	=

(*) For each year select one cost (corresponding to the age and sex of the child) for each "Child" column. To determine child costs in the other columns see notes (1) and (2).

(1) Add the cost of a third bedroom ($960) for the second child in a two-child family if the two children are of opposite sex and are both aged five years or more. Two children of the same sex are expected to share a bedroom. The cost of an extra bedroom is already included in the costs of the three child family. For more information see Table 4 on page 49.

(2) Day care costs should be included only if the lone parent is employed. Substitute actual day care costs (if possible) for the estimated private market day care costs shown above. In Metropolitan Toronto many employed lone parents are eligible for a partial or maximum day care subsidy, which could reduce the annual cost of day care per child to $520.

The average annual cost of raising an only child over 19 years is almost $4,000 without day care. The average annual cost during the first ten years is about $3,600 without day care or just over $7,700 per year with private market day care. If day care costs received the maximum subsidy, yearly costs to the lone parent could average as little as $4,150 over the first ten years.

From age 10 through age 18, the average standard cost of raising a child is just under $4,400 per year. Excluding day care, the greatest standard child cost is $4,962 per year for boys aged 16 through 18.

Food Costs

The food costs presented in this publication approximate average food costs in Canada. The annual standard cost of food for an only child ranges from $871 for an infant to $2,049 for a boy aged 16 to 18. Per child food costs in larger families are assumed to be lower to reflect greater economies of scale in food purchasing and reduced waste. For child food costs in different size families see page 15.

Infant food costs include the cost of the extra food consumed by the mother over the five month period during which the mother is presumed to be nursing.

Beyond age 12, child food costs differ significantly by sex. From age 16 through 18, annual food costs for boys are about one-third higher ($531) than food costs for girls. At every age food costs are the largest single cost item, excluding day care. Over a 19 year period, food costs for an only child account for an average of about 36 per cent of all costs for boys and about 33 per cent of all costs for girls, excluding day care. During this period, a lone parent can expect to spend between $25,000 and $27,000 to feed an only child.

Housing Costs

Standard housing costs for an only child in a lone parent family are defined as equalling the difference between the rental cost of a moderately priced one-bedroom apartment and a two-bedroom apartment in Metropolitan Toronto (page 60). Using this standard, which amounts to $61 a month, housing costs for the first child averaged about 18 per cent of total costs over 19 years.

The standard housing cost for a third bedroom to accommodate a second or third child equals the difference ($80 /month) between the rental cost of a modestly priced two-bedroom apartment and a three-bedroom apartment in Metropolitan Toronto.

While the above assumptions used in determining housing costs for a child conform to the objective of this section in measuring the additional cost occassioned by one or more children and is appropriate in a standard budget, the resultant housing cost should not necessarily be used to determine or limit the housing component of child support payments.

First, the "additional rental cost" approach used in determining standard housing costs in this section does not necessarily reflect the actual level of rental or homeownership costs of a given family, even though the actual number of bedrooms conforms to the standards on page 49.

Second, this method results in attributing only about 15 per cent of the family's total standard rental costs ($415 /month) to the cost of raising an only child. The actual benefit to the child (in a two person family) of adequate housing is undoubtedly greater than 15 per cent of the total family housing cost. In larger lone parent families which require two bedrooms for children, 28.5 per cent of standard housing costs are attributed to child costs. In most cases it is preferable to attribute a higher proportion of actual family housing costs to child support costs. However, such considerations should require an evaluation of the circumstances of individual families, and do not result in a definitive child housing cost which logically could be included in this standard budget.

Health and Home Maintenance Costs

The annual only-child costs under this heading include home furnishings and equipment ($121), household operation ($74) and medical, dental and health care ($568) (see page 18).

The health costs for an only child in a lone parent family are almost as much as for the lone parent, since OHIP, drug and dental plan costs double when a second family member is insured. The estimated additional annual cost of insurance for prescription drugs ($82) and basic dental care ($101) are averages and should be revised upward if the only child incurs above average costs or if the added insurance costs for a second family member are higher. Health and home maintenance costs for the first child averaged about 19 per cent of total costs over 19 years.

While the additional annual health and dental costs for an only child is $568., the total child costs for two or three children is $714 , only marginally greater. Actual additional annual insurance costs for two or three children for dental care ($133) and prescription drugs ($120) are likely to be greater than those based on average costs for large populations. In such cases, actual additional costs should be substituted for standard costs for dental and drug insurance costs wherever possible.

Clothing Costs

Standard clothing costs vary by age and sex, but are assumed to be unaffected by the presence of other children in the family. Clothing costs in TableA show the standard clothing costs for a child in any size or type of family.

Annual clothing costs range from $196 for a 1-3 year old boy to $639 for a 16-18 year old girl. At almost every age level clothing for girls costs more than that for boys. The differences are most pronounced after age 12 when the annual clothing costs for girls are about 40 per cent higher than for boys. Over the 19 year period, clothing costs for an only child account for an average of 10 per cent of all costs for girls and 8 per cent of all cost for boys, excluding day care.

Personal Care Costs

Standard personal care costs vary by age and, after age nine, by sex, but they do not vary by family size, except for infant costs. From age 13 through age 18 the annual personal care costs for girls is about $100 higher than for boys. Infant personal care costs for the first child include about $500 in one-time costs for infant furniture and equipment. Over the 19 year period, personal care costs for an only child account for an average of 3 per cent of all costs for boys and almost 4 per cent of all costs for girls.

Day Care and Baby Sitting Costs

Standard baby sitting costs are determined by the age of the youngest child in the family and the employment status of the lone parent, and do not increase if there is more than one child under age ten in the family. Standard "baby sitting" costs on Table A are those which are attributed to the youngest child in a lone parent family in which the parent is not employed (page 135). "Day Care" costs on Table A include the average cost of private market day care centre care for children of different ages from a small survey of day care costs in the Toronto area. Total costs with day care on Table A include the additional cost of baby sitting to employed lone parents with children aged 6-9 years.

Annual baby sitting costs in families where the lone parent is not employed range from 8 per cent to 17 per cent of total costs, depending on the age of the only child under ten years.

Standard private market day care costs can more than double the cost of raising a child from birth through age 9. Fortunately, many lone parents in Metropolitan Toronto are eligible for substantial day care subsidies, which, at their maximum, reduce the cost of day care to about $520 per year for each child. Lone parents (with one child) with after-tax incomes as high as $15,600 (renters) or $21,600 (homeowners) could be eligible for the maximum day care subsidy. Partial day care subsidies for the same family may be available if after-tax incomes are as high as $20,000 (renters) and $26,400 (homeowners). However, it should be recognized that there is a shortage of subsidized day care spaces available in Metropolitan Toronto, and that there may be a waiting period for families which are eligible for aid.

Other Child Costs

The other standard child costs itemized on Table A, including public transportation, special school needs and recreation, vary by age but not by sex or family size. The costs for these three items in Table A are therefore the same as those for each child in large lone parent families in Table B.

Over the 19 year period, recreation costs account for an average of 5.7 per cent of total costs for an only child, while public transportation accounts for 1.9 per cent and school needs account for 1.8 per cent. All three of these costs make up an increasing proportion of total costs as the child ages. While the combined annual cost for these three items is less than $100 or 2.8 per cent of total costs for 1 to 3 year olds, these costs total $781 or about 16 per cent of total costs for children age 16 through 18.

The Impact of Taxes, Social Security and Tax Credits

The standard child costs presented in Tables A and B show the additional cost to a lone parent of supporting one or more children in after-tax dollars, which do not reflect the effects of the tax system. The net effect of year-end tax calculations can increase or even decrease the additional, annual cost of supporting children.

Since families with incomes which meet the standards set in this publication have very little discretionary income, the effects of taxes, social insurance and tax credits should be considered as a potential cost of raising a child.

The effects of the tax system can be measured by first determining the total pre-tax income which would be required to yield the "standard" (after-tax) income for a given lone parent (a) without children and (b) with child costs included. The cost of (a) in 1984 was about $12,700. The pre-tax cost of raising children, including the effects of the tax system, equals the difference between (a) and (b). The impact of the tax system equals the pre-tax cost of children less the after-tax child costs on Tables A or B.

The tax system components which are reflected in this analysis included the cost of federal and Ontario income taxes and the contributions to unemployment insurance and the Canada Pension Plan, as well as the cost reductions or benefits from the dependent child exemption, the "equivalent to married" exemption, the child care exemption, the Child Tax Credit, and Ontario Tax Credits.

Since the effects of the tax system on child costs vary according to the after-tax income needs of the children and the exemptions and tax credits which are available, such effects should be determined on a family by family basis. However, a few examples may help to demonstrate a range of net costs or benefits of the tax system as they affect child costs. The effect of the tax system on the standard child costs of an average 1-3 year old with fully subsidized day care would actually reduce after-tax child costs from Table A ($3,892) by about $485 , while the tax system would increase the after-tax cost of an average 16-18 year old child ($4,849) by about $177 a year.

The tax system would reduce the after-tax cost ($6,232) of supporting two younger children (Table B average of ages 1-6 years with full day care subsidies for both children) by about $450 , while at the other extreme, the tax system would increase the cost ($8,980) of raising two older children (average of ages 13-18 years) by about $770 a year.

Care should be taken in using tax system benefits to reduce child support payments based on Tables A or B, particularly in the first year of such an arrangement, since usually any tax benefits would occur after December in the form of tax credits, not when the money was most needed.

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